



THE FRONT PAGE

AS a prominent newspaper said on the morning after the election in Drummond and Arthabaska, "The Bourassa propaganda must be met squarely." The advice was intended for the Liberal party, but it is equally applicable to the Conservative party and to all classes of Canadians who have the future welfare of this country at heart. While the defeat of the Laurier candidate and the election of the so-called Nationalist may have come as a surprise to the majority of Canadians in this province it was not so to anyone who has closely followed the course of political events in Quebec during the past few months. It is a propaganda with which neither the Conservative party nor the Liberal party can afford to make a truce. It must be destroyed by the combination of the two historic parties. We cannot prevent the French Canadians, if they are foolish enough to do so, from electing Nationalist representatives to the House of Commons; but any measures which they present to further their aims can be crushed by the combined votes of both the older parties.

What, it will be asked, is the Bourassa propaganda? As has been stated in these columns in the past, it is a clerical and racial campaign to extend the French language and Quebec institutions in this country. A lip loyalty to Great Britain cloaks an active hatred of everything British. It is in spirit if not in word seditious. Despite the fact that the parish cures of the two counties worked like committee men for the Nationalist candidate, and that he himself tried to give a religious aspect to his victory by asking the crowd to sing "Veni Creator" as a hymn of thanksgiving (thereby introducing the Deity as a factor in a bitterly and unscrupulously fought election), it would not be fair to saddle the Roman Catholic Church as a whole with responsibility for this new party since it hates the Irish Catholic more keenly than it hates the Canadian of English descent and has already made war on two prelates of Ontario, Mgr. Gauthier and Mgr. Fallon. It already aims to extend the field of its operations beyond the province of Quebec into Ontario and into Manitoba. It has been working unobserved by the average Canadian of other provinces, and with what success this signal defeat of Sir Wilfrid Laurier's chosen candidate in a stronghold of Liberalism has demonstrated. It is an hysterical propaganda, but not the less dangerous on that account. In the recent election Mr. Armand Lavergne and his band of politicians and well-meaning but distraught clerics, ran about like the girl in the melodrama shrieking that they had been "betrayed" and that the villain of the piece was Sir Wilfrid Laurier. In what does the betrayal consist? Let us first quote Mr. Albert Sevigny, one of the leading lights of Mr. Bourassa's party:

"English lords who do not want to do their duty, to pay the taxes they owe, have come out here to the colonies to make us pay those taxes. I am surprised that one of the members of the House of Commons, whom you have enriched, should come to you and say: 'Lie down; crawl before the English who impose their measures on us.'"

This assertion was capped by an allusion of Mr. Lavergne, who likened the position of the French-Canadian mother, whose son, he said, was going to be forced to fight for Britain, to that of the Virgin Mary standing by the Cross of Calvary. Speaking of the Arthabaska election on the night of November 3rd Lavergne, alluding to the English speaking provinces, said: "The one way to save the Empire is by respecting the liberties and privileges of the colonies." Thus by some mysterious logic he tries to instill into the primitive mind of the French-Canadian the idea that his liberties and privileges are jeopardized. In the same speech he made a cunning allusion to the tri-color, in an obvious attempt to appeal to that sentiment which would place the flag of France above that of England.

That the Nationalists have succeeded in carrying minor clergy and lay devotees with them is astonishing in view of the fact that under the British flag the French-speaking Catholic enjoys privileges and liberties denied to his church in the ancestral land of France. Yet such is the case. The whole trend of Armand Lavergne's speeches in this campaign was the same as that of the magazine articles he has written for third-rate American magazines in denunciation and depreciation of Great Britain. The crime or act of betrayal by Laurier that this theatrical spouter of fustian has been shrieking about is the fact that in response to the sentiment of English-speaking Canada the Prime Minister decided to assist in the naval defence of the Empire.

It has been customary to regard Mr. Bourassa, the fountain head of the Nationalist movement, as fanatical, but sincere. In view of the utterances of his chief lieutenants, Lavergne and Sevigny, it is possible to regard Mr. Bourassa's statement that the campaign was not an anti-British one, and that he is as loyal to Great Britain as sincere?

What the people of Ontario and the West are chiefly concerned about is the effect of this propaganda on the rest of Canada. The recent victory has left Sir Wilfrid Laurier in a difficult position. It was in deference to this propaganda of Mr. Bourassa that the Prime Minister temporized with the naval matter and rejected the utilitarian and economical method of dealing with it—that of direct contribution. That cost him friends in Ontario, and as is plain to be seen profited him nothing in his native province. It is quite evident that it is too late for him to placate Bourassa and his associates, who are obviously bent on his destruction. But though Conservatives who regard the personality of Sir Wilfrid Laurier as the main obstacle to their success in Federal politics are disposed to rejoice over the blow his prestige has suffered in the very home of his youth, even the most callous politician, to whom power and patronage mean more than anything else, must pause and ask himself what the Conservative party has to gain by an alliance with Bourassa. He is no blatherskite like the orator Lavergne; he is brilliant, able, self-willed, and within his lights, a scrupulous man. He has no intention of being made the cat's paw to draw the chestnuts out of the fire for the Conservative party. His aim is power. If by an alliance with Mr. Borden he should attempt to defeat the Laurier Administration it would be on terms that would assure a permanent voice in the affairs of government for his party. During the Eucharistic Conference at Quebec it was made clear that there was an alliance between Bourassa and the Archbishop of St. Boniface to

carry the war immediately into Manitoba. Is it then so certain that the Conservatives, by casting principle aside and entering into a tacit alliance with this brilliant fanatic, would really gain anything substantial? Toronto is generally conceded to be the Canadian stronghold of enlightened and progressive Conservatism. If it were even suspected that the Conservative leaders were in alliance with men like Lavergne and Sevigny (one admits that Bourassa is more respected), the Liberals would carry the great ridings of East, West and North Toronto, the largest, numerically, in this province; ridings which are incorruptible and which give the indicative note of how the province of Ontario stands. The large Irish Catholic vote of the province would assuredly be cast for the party headed by Laurier and the Orange vote as well. To use a vulgar but expressive political phrase, much in vogue in political caucuses, the policy for Conservatives is "Let

The murder of Governor Gochel of Kentucky by Caleb Powers, as cold blooded and deliberate an assassination as the annals of the South can produce, is too recent to require the reprinting of particulars, further than to remind one that Powers shot Governor Gochel to death with a rifle aimed through a window as the Governor was passing along the street. In England, Powers would have ended his career by the short and sure scaffold route. As it happens, however, Powers is not only walking the streets of his capital city a free man, but has been seriously proposed as a candidate for the Governorship of the State.

Another case which might be mentioned is the killing of United States Senator Cormack of Tennessee by Col. Cooper and his son, Robert. Cormack was a useful citizen, editor of the best paper in Memphis, and one of the best in the South. He was murdered on the streets of

impressively, "and I had decided to be as economical of them as I could, but by your actions and statements this morning you have shaken my conviction and forced me to change my mind. I have come to the conclusion that you are too dangerous a man to be at large. I feel that if you were allowed to go you would at once resort again to forgery. I consider you a greater menace to the community than a case of smallpox, and the public must be protected against such scoundrels. The sentence of the court is that you be confined in Manitoba Penitentiary for ten years."

If Crowe had made a noise which sounded like feeling sorry he would probably have escaped with a comparatively short sentence, a year or two. Which all goes to show that it is easily possible to make a bad position worse.

THE failure of the Charing Cross Bank in London, a smash which means that thousands of small investors have lost their all, once more emphasizes the fact that promises of high rates of interest upon invested capital are for the most part filled with pitfalls and end with disaster.

The Charing Cross Bank which failed the other day with liabilities of \$12,500,000, promised a return of from 7½ to 10 per cent. per annum on deposits, and no less than 25,000 depositors were duped into opening accounts. The operations of the Charing Cross Bank appear to have been not unlike those of our late lamented C. D. Sheldon, the early ones were paid at the expense of the late arrivals. In the hope evidently of making "good," this bank invested part of its funds in various get-rich-quick schemes, investments which no conservative banker would have considered for a moment. Of course these failed to bring in the sums required to pay this ten per cent., and the end came as all financial London had predicted, with the Charing Cross Bank loaded up with the most worthless group of so-called securities that have ever been gathered together in London.

However, there was at least one person who managed to get out of the smash with a whole skin, and under the circumstances his story seems worth repeating. One canny Scot who put his money in the Charing Cross Bank took the precaution to reinsure his deposit with Lloyds. This he did at a premium of 2½ per cent. In this instance the Scotchman had arranged with the bank for a return of 7½ per cent. on his funds, so that the transaction netted him 5 per cent. net; a good deal more than he could have obtained on his deposit at any bank in London, for, of course, the Lloyds made good when the bank went up.

When it comes to the gentle art of looking out for No. 1 the Scotchman is hard to beat.

THE bare announcement was made the other day in the newspapers that a Major Charles G. De Rudio, U.S.A., retired, had died at Los Angeles, California, aged 78 years. Had this man De Rudio met the fate that was once in store for him he would have passed out of this life via the guillotine for no less a crime than attempting to kill Napoleon III. and the Empress Eugenie.

An Italian by birth, De Rudio allied himself when only a boy with Garibaldi. Later on he proceeded to France, and while in Paris hatched a plot along with three others for the extermination of the reigning house. Their attempt to kill Napoleon and the Empress by means of bombs not only failed, but they were all captured and sentenced to death. Fortunately for De Rudio he had in his wandering married an English wife, and it was through her that Queen Victoria was led to intercede for the man's life. This the good Queen did by appealing to Empress Eugenie, who in turn appealed to Napoleon, and the man was eventually set free. In this instance, however, De Rudio had probably the narrowest squeak of his adventurous career, for his clothing had been actually stripped from his neck and shoulders and a moment's further delay would have meant a head in the basket and the reprieve a useless bit of paper.

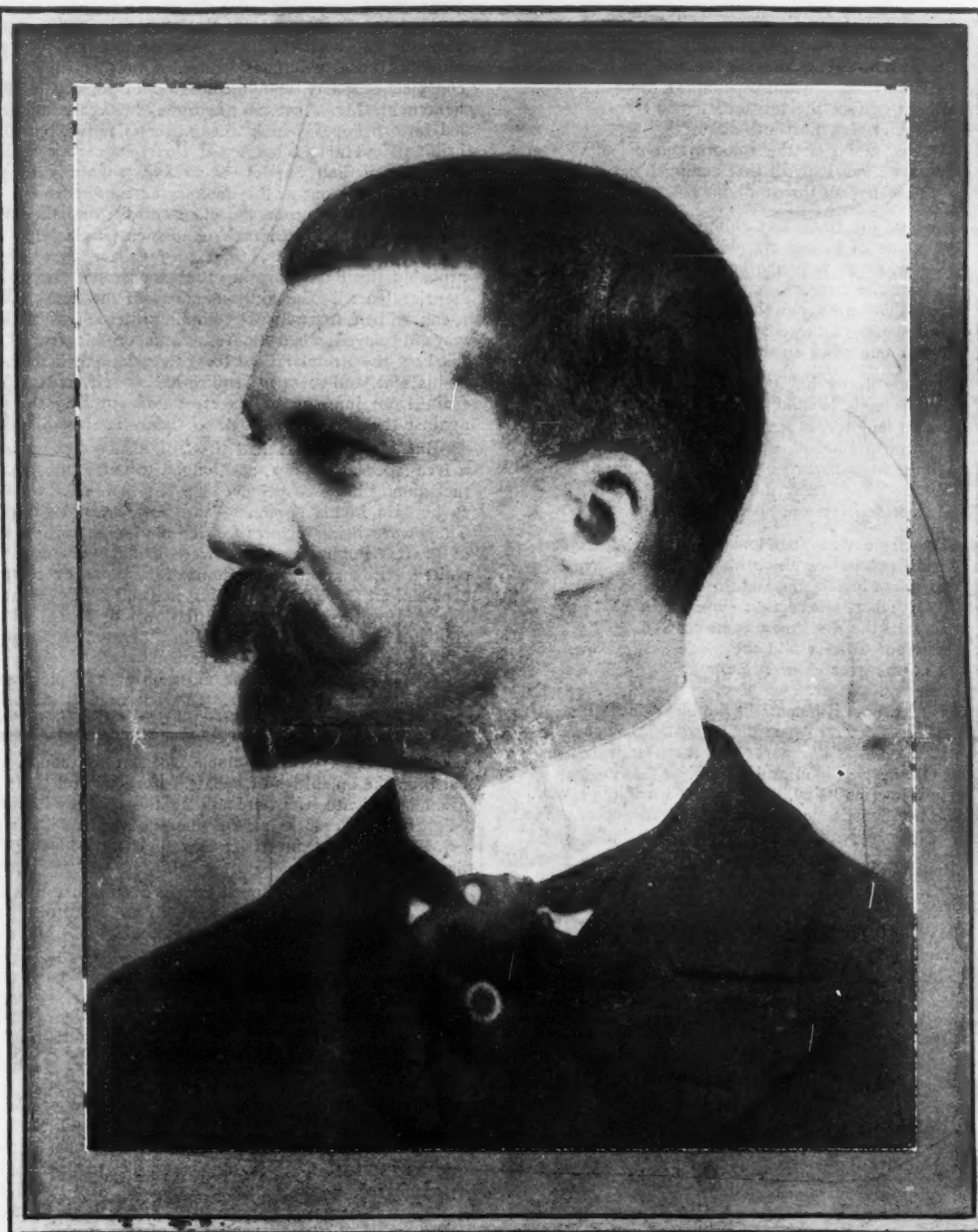
De Rudio's reprieve spelled exile, and like many another bomb thrower he sought a home in America. Coming to the United States just at the time of the outbreak of hostilities between the Northern and Southern States, he immediately found service in the Northern Army. Here his adventurous spirit could have its fling, and his early soldiering with Garibaldi stood him in good stead. He entered the service as a private, and eventually attained the rank of major. At the close of the Civil War De Rudio stuck to the service, holding a commission in the regular army. Indeed he did not retire until the age limit was reached.

The old ex-Empress whom De Rudio attempted to slay over fifty years ago still lives on in England in honored exile. If Eugenie would but write her memoirs, which it is said she will never do, what a volume of intense interest would be given to the world. There is probably no woman alive to-day or no man, for that matter, who has seen what this shrivelled-up old woman has seen; who has gone through what she went through and lived to tell the tale.

It is to be hoped that the results forthcoming from the recent political upheaval in Portugal will be more substantial and more in accord with an enlightened and progressive age than appears to have been the case in Turkey.

According to Allan Upward, who has made a close study of the comparatively recent stirring events in Turkey, and of which he writes in The Forum, the Turks have merely swapped horses without making any substantial gains. In other words, they have exchanged despots. Abdul Hamid has gone, but the Young Turk has taken his place. There has been a change of rulers, but the old order of things has not changed. According to Mr. Upward, the Young Turks pledged to support free institutions, with which pledges they gained the sympathy of both Europe and America, have done nothing of the sort.

"In order to prevent the Old Turks from destroying the Constitution, the Young Turks had been obliged to destroy it themselves," says Mr. Upward. "From that moment things have gone from bad to worse. The Turkish Liberal party, which proposed to win the goodwill of the subject races by good treatment, and respect for their racial and religious sentiments, was crushed, and its leaders driven into exile once more. The Greeks were called upon to give up their schools, and to



HENRI BOURASSA.

The Grandson of Louis Papineau, who aims to extend Quebec institutions to every Province in Canada.

Bourassa stew in his own juice." It is their further duty to oppose every idea on which his campaign is based. Some of us may not have approved of the temporizing conduct of the Laurier Government in connection with the naval question; but since the navy is an established fact, the policy for all Canadians who are not racial fanatics is "Play the game."

THE expected has happened. Munyon, the Philadelphia purveyor of patent medicines, has flashed into the limelight with an offer of \$50,000 reward for information which will lead to the discovery, alive, of Belle Elmore. How much this offer has to do with the postponement of the execution of Dr. Crippen for two weeks it is impossible to say. However, the despatches from London state that the Home Secretary's action in postponing the execution, pending a review of the case, was in no wise controlled by the Munyon offer. Be that as it may, Crippen has been given another fourteen days' breathing time.

Munyon's interest in the case is natural enough, considering the fact that Dr. Crippen had been an active agent of the Munyon firm and greatly aided Dr. Munyon in accumulating this \$50,000 together with various other fifty thousands, by the sale of "remedies" which the British Medical Association and other authoritative bodies have pronounced to be useless if not worse.

No criminal trial of modern times has so interested England as has this case of Crippen. In proof of this it may be stated that even the staid old London papers published columns on end concerning it. As far back as two weeks ago The Times was credited with a total of 25 columns of Crippen matter; The Standard with 34 columns; The Chronicle with 29; The Leader with 25, and The Telegraph with 43 columns; while the London Star sold no less than one million copies of its edition containing the verdict.

These figures would be hard to beat, even in New York, the home of yellow journalism, and it is doubtful if even the reports of Thaw's trial for the murder of Stanford White exceeded these figures. And speaking of Thaw, now comfortably located in an asylum, leads one to compare British justice with the unsound and unsavory brand of farcical injustice which permeates the American courts and now and again creeps into Canada.

the capital city by this man Cooper and his son. These two men were tried, after a fashion, found guilty and received a sentence of two years. Yes, these two assassins were actually detained in jail for a period of twenty-four months. However, they are free now, and one of them will no doubt in time present himself as a candidate for the Senatorship vacated by the man whom the precious pair murdered.

In England, however, they do things differently. The Coopers would have had a fair trial with the chances greatly in favor of their ending their careers with hempen ties about their necks. In any event, they would not be walking about London.

Whether one believes in capital punishment or not makes little difference. Perhaps we will eventually discover a method by which a criminal will be taught the necessary lesson without forcing a government to take a life for a life. In the meantime, however, a judicial hanging bee in the South among the whites who murder and in the North a sharp, sure, and fair trial such as was granted Crippen would do much toward clearing the atmosphere, and make the courts of this continent what they were originally intended to be—a protection to the law-abiding citizen and a menace to those criminally inclined.

THERE is a forger named Crowe now doing a ten years' sentence in the Manitoba Penitentiary who by this time has probably come to the conclusion that a rigid economy of words and a courteous demeanor on the part of a prisoner is perhaps after all the best course to pursue. This man Crowe is a notorious forger, and his last act of obtaining \$2,600 from a Canadian bank brought him to the bar of justice in Winnipeg. Crowe was found guilty, and took advantage of the occasion to tell the presiding judge that his Lordship had been prejudiced against him; that his trial was a farce, and that the evidence brought forward was not such that should convict any man.

For half an hour Crowe talked, the judge hearing it all impassively. At the conclusion of Crowe's speech his Lordship said:

"Your years were in my keeping," said his Lordship

renounce the privileges accorded by the first conqueror, and respected even by Abdul Hamid. The Albanians were ordered to abandon their language and their tribal organization. The various franchises won from successive despots were withdrawn in the name of liberty. All Turkey was to become one great centralized Prussianized Power, organized with a single view to military efficiency."

Mr. Upward, who is obviously pro-Greek, admits that the Turks have just the government a great majority of them desire, so after all the Young Turks now in power could obviously do nothing else. It all goes to show, however, that education is the basis of all sound government, and that the masses must be more than a drove of bipeds before despotism can make way for a real constitutional government.

Unfortunately for the Turks, they are not a race industrious nor intelligent. They are brave to a fault, and are natural born soldiers, else they would not have been the ruling race so long. But on the other hand, they are lazy and indolent, and the business and incidentally the money bags of Turkey are, and have been for many generations, in the hands of those hostile to the continuance of the Empire. The Turk rules by the force of his good right arm, and it has been by force of this arm and not by money that the Turkish Empire has been saved from dissolution.

But whether it has been worth the saving is another story.

THE voters of the United States have set their seal of disapproval upon the present political regime. The Republican party in that country, the party of abnormal tariffs, has fallen from its high estate. For eighteen years the Republican party of the United States has been in control, and it was time for a change.

New York State, with Theodore Roosevelt battling for the Republican nominees, falls along with his candidates, by the wayside. To use Teddy's own phrase, he and his party were "beaten to a frazzle." In Ohio, the home State of President Taft, the Democrats were again victorious, and so it was all along the line.

At the time of writing the indications are that the Democrats will have a majority of twenty in the next House, thus putting President Taft in the extremely awkward position of having his political opponents in command of the Lower House; and it is by no means certain that the Senate will not have a Democratic majority, when the incoming Democrats are numbered with the Republican insurgents. That ex-President Roosevelt has suffered a great personal defeat is, of course, a fact, though at the same time it must be remembered that Theodore has been propagating Democratic dogma from the Republican stump.

The one great lesson to be read from the returns is that the people of the United States are heartily sick of ultra high tariffs, and of the Payne-Aldrich tariff in particular. The high cost of living has been the appeal of the Democratic party, and like all appeals that have a direct effect upon the pocket of the individual voter, the dictum for a change has come.

That the Payne-Aldrich tariff will go overboard within the next eighteen months or two years is almost a foregone conclusion. It smells too much of Standard Oil to be welcomed for any great length of time by a free electorate.

"Well, you see, I sort of tired workin' for the other fellow," said an old time Pennsylvania Republican to me some months ago; "and I believe the time has about arrived when I will vote the Democratic ticket; a thing, by the way, that I have never done in my life."

This has been the reasoning of millions of people in the United States, and the votes counted on Tuesday evening last showed that they meant it.

THE question has arisen of late as to whether a crowd at a political meeting turns out to "honor" a political leader or to "hear what he has to say." For instance, in Montreal recently there were Laurier and Bourassa demonstrations within a few days of each other. According to the Liberal press the throng which assembled at the Bourassa gathering merely went to "hear what he had to say"; while, on the other hand, the throng which attended the Laurier function went for no such idle and inconsequential purpose, they went to pay homage, to honor, to applaud the statesmanship of—to lay a tribute at the feet of—and to otherwise exalt a great leader of men. The whole question seems to depend on the kind of journalist you write. Personally, one is of the opinion that the prime motive with anyone who endures the discomfort of attending a political meeting is his desire to hear what that leader has to say, and that honor and homage come after he has said it. When the public turns out in large numbers for any gathering it is because they have reason to believe that some distinguished gentleman will say something to grill the other fellows. Canadians go to political meetings for the same reason that Spaniards attend bull fights.

The Colonel

Introducing the Cottager.

Toronto, Nov. 8, 1910.

Editor Saturday Night.

Dear Sir.—That proposal of the Ontario Government to buy out the timber cutting rights in Algonquin Park "listens good," but did you notice that item about leasing islands and choice points of land to cottagers? Why on earth should they go to such trouble to preserve what remains of the Park for the benefit of the people and at the same time make it possible for a few to nab the very spots in the park that the people who are fortunate enough to get into that grand reserve want to use on their journey through. Every one knows what has become of the Muskoka Lakes as a place for the people.

Canoeists and campers in ever increasing numbers are finding their way to the Park, and are thanking God for that bit of wild country, where every one is on an equal footing so long as his grub lasts, and where a man may pitch his tent in any likely spot so long as it is not already occupied when he comes paddling along. There is timber enough in Algonquin Park to pay for the very best treatment any time the authorities want to take it out. Why not let it go at that and keep the glorious wilderness open for the use of a succession of visitors who have only a canoe and grub for two weeks? There is no need for haste in realizing on its commercial value. Let it lie there and grow and continue to be a man's playground for thousands in the years to come.

PADDLE.

It Would be Comprehensive.

IT is generally known that the Hon. W. J. Hanna has a whimsical sort of humor which one hardly expects to find in such a solid looking individual. It shows itself in many ways. No man in the country can handle a deputation with greater tact, and he sends the people who bother him away feeling pleased and satisfied, when as a matter of fact they have frequently gained nothing. There is a story going the rounds just now which shows mother side of his whimsical make-up.

During the recent Orillia "scandal" the editor of an Opposition paper sent up a reporter to beard the lion in his den. His instructions were to get a complete statement from the Provincial Secretary and to allow him to make no evasions. The reporter arrived with the bearing of an angel coming to judgment, and looked like one who

could not be trifled with. He informed the minister that he desired a full and comprehensive statement containing no evasions.

Mr. Hanna looked at him for a few moments and then rang for several of the departmental clerks. As they arrived, the minister instructed them to bring different documents, and for a few minutes there was a great running to and fro. The reporter stood mystified amid the hustling clerks until they had gathered together enough reading matter concerning asylums and everything connected with them to keep the average man busy for a year. "There," said Mr. Hanna, "after you have read that carefully, so as to have a complete grasp of the subject, I shall be better able to give you a really comprehensive statement containing no evasions."

The newspaper man retired in a state of partial collapse.

In New York.

HE plays the deuce with my writing time, For the penny my six-floor neighbor throws; He finds me proud of my pondered rhyme, And he leaves me—well, God knows It takes the shine from a tuncster's line When a little mate of the deathless Nine Pipes up under your nose!

For listen, there is his voice again, Wistful and clear and piercing sweet, Where did the boy find such a strain To make a dead heart beat? And how in the name of care can he bear To jet such a fountain into the air In this gray gulch of a street?

Tuscan slopes or the Piedmontese? Umbria under the Apennine? South, where the terraced lemon-trees Round rich Sorrento shine? Venice moon on the smooth lagoon?—Where have I heard that aching tune, That boyish throat divine?

Beyond my roofs and chimney pots A rag of sunset crumbles gray; Below, fierce radiance hangs in clots O'er the streams that never stay, Shrill and high, newsboys cry The worst of the city's infamy For one more sordid day.

But my desire has taken sail For lands beyond, soft-horizoned; Down languorous leagues I hold the trail, From Mamalada, steeply throned Above high pastures washed with light, Where dolomite by dolomite Looms sheer and spectral-coned.

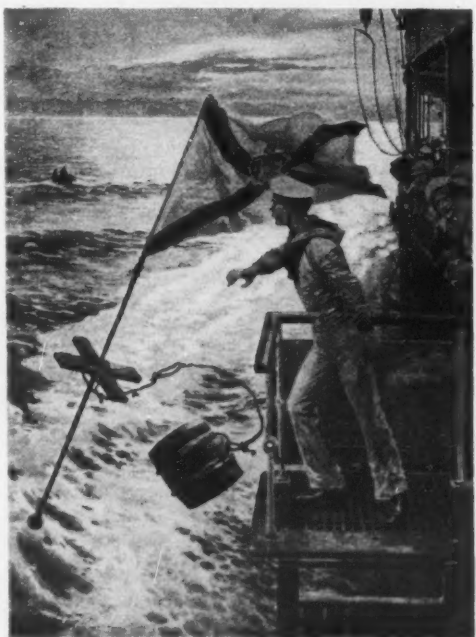
To purple vineyards looking south On reaches of the still Tyrrhene; Virgilian headlands, and the mouth Of Tiber, where that ship put in To take the dead men home to God, Whereof Casella told the mode To the great Florentine.

O hear, how it blooms in the bleak dayfall, That flower of passionate wistful song! How it blows like a rose by the iron wall Of the city loud and strong. How it cries "Nay, nay" to the worldling's way, To the heart's clear dream how it whispers, "Yea; Time comes, though the time is long."

Beyond my roofs and chimney piles Sunset crumbles, ragged, dire; The roaring street is hung for miles With fierce electric fire. Shrill and high, newsboys cry The gross of the planet's destiny Through one more sullen gyre.

O hark! how it blooms in the falling dark, That flower of mystical yearning song; Sad as a hermit thrush, as a lark Uplifted, glad, and strong. Heart, we have chosen the better part! Save sacred love and sacred art Nothing is good for long.

—William Vaughan Moody.



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COMMUNICATING WITH A LONELY ISLAND.

There are few places on the globe so curiously situated as the little island of Fernando Noronha in the South Atlantic Ocean, named after the Count of Noronha, commander of the ships which first sighted it in 1503. The illustration shows the dropping of the mail from the R.M.S.V. Amazon for its inhabitants. When a vessel does not call at the island the letters are enclosed in a cask, to which a flag is attached; this is flung in the sea in the manner depicted above and left floating until a boat despatched from the solitary island picks it up, thus obviating any stoppage of the vessel. The island of Fernando Noronha lies 125 miles from the eastern extremity of Brazil, to which it belongs, and is about eight miles in length. It lies in the way of the commerce of the world, and is sighted by more ships and visited by fewer than perhaps any other spot on earth. The island is a convict station of the Brazilian Government, about three-fourths out of a population of 3,000 being convicts. Females are prohibited from landing there. It is a broken, picturesque volcanic rock in mid-ocean, covered with verdure, including trees of some size, and the top of the main island is covered with small farms.



THE most eloquent, the most earnest, and the most dangerous man in Canada. A man of tremendous energy, of splendid daring, and of soaring ambition. A man, too, who occupies a position of great prestige in the eyes of his people, as a *seigneur*, and above all, as the grandson of the one whom French-Canadians have come to regard as their great Deliverer. A man, therefore, who has hereditary claims on the devotion of his followers, and who has strengthened these claims of race by the claims of religion. For he has made himself a champion of that Church which above all others has fought for its favorite sons with every weapon in its armory—and even with a few which have properly no place there. A man, in short, to whom many of his race are now looking as to a new Moses to lead them out of bondage and bring them into the promised land of political preferment. A man to be admired, wondered at, and feared—Henri Bourassa.

The mention of the name recalls the time, two or three years ago, when this man made his sensational break into the field of provincial politics. For many years he had been the most picturesque figure in the Dominion House, where as leader of that small but very conspicuous party which consisted of himself and his lieutenant, Mr. Armand Lavergne, he again and again led forlorn hopes, which were never effective, but always brilliant. He had become a sort of guerilla leader, a French-Canadian Marion or Mosby, who might be expected to dash out at the unexpected time, perform some dashing exploit, puzzle the enemy sadly, and then retire suddenly into the fastnesses. And such was his eloquence, his bitterness, and his powers of debate, that he was probably the one man in the House that Sir Wilfrid Laurier feared. Certainly members of the Press Gallery speak still of the unusual emotion which Sir Wilfrid always displayed when Bourassa was on his feet. They tell how the Premier used to grow pale, and fidget about in his seat, and seem to require all his self-control to refrain from jumping to his feet and entering the lists against the man who struck so rudely against his shield.

But Mr. Bourassa had tired of his bootless glory as a free-lance at Ottawa, and longed to enter into the conflict among his own people. He felt their need of him—so he said in his speeches—and he answered their call. They were being made the victim of a gigantic system of graft. Public resources were being shamelessly exploited. Education and colonization, those ever-present problems in Quebec, were being neglected. So he armed himself for the fray. He went down to the brook-side and gathered pebbles for his sling. Only his sling was a catapult, and his pebbles were boulders.

Then began one of the most bitter and picturesque political conflicts ever witnessed even in Quebec, where bitter and hard-fought political battles have long been the order of the day. The most vitriolic personalities were exchanged with as much freedom as though they had been the amenities of debate. Forgery and theft and infamous private life were among the charges laid with delightful recklessness at the doors of provincial ministers. It was what an Irishman would call a "lovely ruction."

And in the fight the most conspicuous figure was that of the dapper little Frenchman, with the handsome face, the mellow voice, and the vivid gestures, who has come to be recognized as Canada's most eloquent man. Wherever the smoke was thickest and the din the most deafening, there he was to be seen leading the onslaught, striking the hardest blows, doing the lion's share of the work, but always cool, always distressingly logical, always very much the *grand seigneur* in manner.

To hear Henri Bourassa address a big meeting is in its way an unforgettable experience. Even physically he is impressive then. As a matter of fact, he is much below the average stature of men, but he is one of those little men whose dignity of carriage gives them the effect of much greater stature. And then he has a wonderful head. The excellent picture of him published on the front page of this issue shows that. It is not only a handsomely shaped head and face, but his features and the poise of his head are instinct with energy and feeling. It is a swarthy, vivid face, with flashing black eyes, and a wonderfully mobile expression. And the close cropped hair and pointed beard heighten the effect immensely. One is reminded of those ancient worthies whose keen and daring faces look out haughtily from the canvases of old masters.

But to thoroughly appreciate all this you must see the man in action. Then he swells to heroic proportions. Not that his eloquence is of the bombastic or overwhelming type. On the contrary, it is more restrained than the oratory of most of the favorite French-Canadian speakers. But it is a passionate restraint, and one feels the presence of a volcano. And his style is limpidity itself. Clearness is a quality which is characteristic of French speech and French writing. But he possesses this clarity in a most unusual degree. The hearer simply cannot miss a point which Henri Bourassa tries to make. Add to this a superb command of language, especially the language of sarcasm and invective, unquestionable sincerity, and fine personal dignity, and one begins to understand why Henri Bourassa stands so high in the esteem, if not the affections, of his people. For, though popular, he is scarcely beloved.

Henri Bourassa loves to refer to himself as a farmer and one of the people. But this is, at best, a harmless hallucination. As a matter of fact, no one could very well be less a proletarian than this Seigneur of Montebello and grandson of Louis Papineau. At no stage of the game does he cease to be an aristocrat, and when he unbends, it is with the air of Louis the Great. His courtesy is unfailing, but it is the courtesy which is a shining armor. And he could never by any stretch of the imagination be described as a "good mixer." Anything he mixes he mixes with ceremonious grace. The result is that there is no political leader in this country of whose private life so little can be said. He is never the subject of those good stories which go the rounds among politicians. He is never caught *en dishabille*. And in one respect this spirit of aloofness, this personal dignity, is an asset. But in another it is a hindrance. It may give further weight to his attacks on corruption and insincerity; but it takes from his magnetism. He is all the more feared because of it; but he will never be beloved as were Chapleau and Mercier.

Everyone knows the result of that famous campaign which Bourassa waged against Gouin and his forces in Quebec a couple of years ago. The Nationalist forces

were small and as a body ineffective. But Bourassa himself scored a tremendous personal triumph, for he defeated the Premier, Sir Lomer Gouin, in the constituency which he had represented for years. Gouin had done much for St. James Division, Montreal. He had also deserved well of the province, whose Premier he was. Furthermore, he had the personal endorsement of Sir Wilfrid Laurier. But all that availed little against the eloquence and personal prestige of Bourassa, who could not find halls big enough to hold the meetings he addressed. And when the verdict finally was given he was returned a victor. Not only this, but he was also elected in St. Hyacinthe. It was a severe blow to the Premier personally, but his Government was returned with such a majority that it could easily stand even a more terrible reverse than that. In fact, the Opposition was so small as to be almost negligible numerically. The Conservatives were helpless, and Mr. Bourassa, who had rallied to the banner of discontent Mr. Lavergne and Mr. Prevost, the former Minister of Colonization, but now a bitter enemy of the Government, was ineffective in spite of the brilliancy and vehemence of his attacks.

Some idea of the session which followed may be gathered from the following description in the editorial columns of a Montreal newspaper:

"The Leader of the House calls, say, Number 20 of the Order of the Day; Mr. Prevost rises, delivers a speech of anywhere from twenty minutes to an hour; an answer is made by whoever may be the natural spokesman of the Government on the point raised; then Mr. Tellier, official leader of the Opposition, will elaborate some fine legal points; then Mr. Bourassa will take hold of the sledge-hammer of his eloquence and for ten to twenty minutes will pound the Government with information and denunciation; then Mr. Prevost will arise and make another speech; perhaps Mr. Lavergne will make a few observations charged with equal parts of combativeness and sprightly malice; then Mr. Prevost may make another speech; then there will be a pause of a moment and Sir Lomer Gouin will be heard saying in the calmest possible voice, 'Number 21'; whereupon the same scene will be enacted over and over again until dinner hour; Mr. Prevost, Mr. Bourassa and their friends backing each other up in the friendliest style, the Government saying what needs to be said and no more."

Naturally this sort of thing—struggling against an overwhelming majority in the Government, and oppressed by the exuberant verbosity of "Pettit Jean" Prevost, easily the most talkative man in His Majesty's Dominions—must have been appallingly boring to a man of Mr. Bourassa's spirit and ambitions. And so, though he made many brilliant speeches which packed the galleries of the House at Quebec, his heart must often have yearned for other fields.

But the gods have been kind. They have played into his hands. And now he has the sort of subject which is joy to his soul. For is not the Frenchness of French Canada being threatened? Is not that monster of wickedness and deceit, Sir Wilfrid Laurier, dragging the peaceful *habitant* into Imperial conflicts where he has no voice and no interest, slaughtering him to make an Orange holiday? Is not the burden of a navy being laid upon his shoulders, already bent under the high cost of living and the necessity of feeding a family of twelve? Are not his language and his laws and his religion and his autonomy and his Lord-knows-what-not being threatened? Is not—is not?—But enough has been said to show that Henri Bourassa is now enjoying the chance for which he has been waiting. That he has taken full advantage of it has been made clear by the recent election results in Quebec. What the ultimate result will be, time alone will show. But the racial character which is already being given to the conflict gives good reason for considering Mr. Bourassa the most dangerous, as well as the most eloquent man in Canada.

And now, in conclusion, a few words on the history of this singularly interesting and able man. He was born in Montreal in 1868, and so is only forty-two years of age. He is the son of Napoleon Bourassa, architect, artist, and writer, who was for some years editor of *La Revue Canadienne*, published in Montreal. He was also author of a romance, "Jacques et Marie," an episode of the deportation of the Acadians in 1755. His mother was a daughter of Louis Joseph Papineau, the famous rebel of 1837. Henri was educated under a private tutor.

In 1886 he moved to Montebello, where his great grandfather, Joseph Papineau, father of the agitator, began in 1798 the first settlement in Ottawa county. Here he has lived ever since. He devoted himself to agriculture and journalism, editing a paper there for some time. He became mayor of the town, and president of the Agricultural Society of his county. All of which was merely the prelude to his entry into public life which he made in the general elections of 1896, when he was elected to the House of Commons for Labelle.

At first he was one of Sir Wilfrid Laurier's most ardent supporters, and was a foremost Liberal campaigner. He even accompanied Sir Wilfrid to Washington as secretary of the Joint High Commission on the Behring Sea question. But he chafed under the restraints of subordination, and at the time of the Boer War he became the political sensation of the hour, when he resigned from Parliament because of the decision to send contingents to South Africa. He has ever since been the foremost foe of Imperial movements and projects in this country. And his latest exploit in Quebec has been merely another expression of his consistent policy in this respect.

And this man is now the French-Canadian Moses. But will his people follow him into the desert? Much depends on the answer.

P.O.D.

Alphonse Zelaya, a son of the ex-president of Nicaragua, is appearing as a piano soloist in New England vaudeville houses, and his ability is conceded. The prestige of his family name may assist in drawing his audiences, but he seems to be the possessor of musical gifts which assure success independent of that advantage.

Le Gallienne says a poet laureate in America would be impossible. There is one in England who seems nearly so.—Philadelphia Ledger.



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! ? POINTS ABOUT PEOPLE ? !

An Athletic Pastor.

AT every athletic meet held in Toronto, a very tall man with long curly hair may be seen hurrying about among the judges and showing intense interest in the scores. It is the athletic Presbyterian pastor, the Rev. J. D. Morrow. Although he does not look like a runner, Mr. Morrow established the quarter-mile record when he was a student in Montreal, and no one has ever beaten his figure. Four years ago, he went into training again and appeared at a meet held at the Island lacrosse grounds, but, like Jeffries, he failed to come back. Still he has some ability as a sprinter left, for he defeated two Baptist pastors in a challenge race last summer.

Mr. Morrow has not lost his love for rapid traveling, so he now possesses a motor cycle, and takes considerable interest in this form of racing. In spite of mishaps, for he has had accidents and also exceeded the speed limit, he does not lose his enthusiasm. He was crossing the course during a race at the Exhibition Park several weeks ago, when a motor cycle charged down on him from behind, and for a moment it looked as though the collision might have serious results. Mr. Morrow came out of it, however, with only a few bruises, but he afterwards remarked, "It was the most moving experience of my ministerial career."

It is Mr. Morrow's chief ambition to complete the building of the Dale Church, but the comparative poverty of the district in which he labors makes the task no small one. An anecdote is told of the pastor which may be taken as an indication of some of his financial disappointments. It is a well-known fact that one of the little side-lines from which clergymen draw an odd dollar or so occasionally is the performing of marriage ceremonies. On one occasion Mr. Morrow had two couples to tie up in one day, and he intended to share the "luxury money" with his wife. He showed his sporting blood by allowing Mrs. Morrow to choose which of the happy bridegrooms she favored, but as it turned out there was not much difference between them. One gave a fee of \$1, while the other overlooked it altogether.

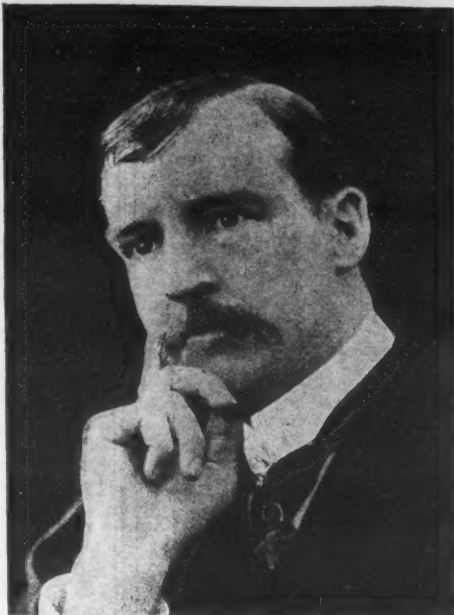
Melton Prior's Brusqueness.

THE late Melton Prior, for many years artist and war correspondent of The Illustrated London News, was well known to many Canadian newspaper men. As was stated in the despatches after his death on November 2, he had reported with pen and pencil twenty-four wars and revolutions, and had worked in almost every part of the habitable globe. In girdling the earth he frequently crossed Canada, east and west, his last journey having been made at the time of the Russo-Japanese war. In addition he had filled two important assignments in this country, which were fortunately missions of peace. The first of these was in 1878, when he came to Canada with the Marquis of Lorne and the Princess Louise to sketch and write about the receptions accorded the first Royal personage sent to Rideau Hall. When the present King, then the Duke of Cornwall and York, made his official visit to Canada in 1901 he came on a similar mission. As an artist he did not possess the highly finished style of the modern pictorial expert who seemingly tries to make his work



THE LATE MELTON PRIOR.

From a sketch made by Mr. R. G. Matthews, formerly of Montreal, and now a prominent black and white artist in London, England.



THE LATE PROF. PENHALLOW.

Mr. D. P. Penhallow, M.A., D.Sc., F.R.S.C., was Professor of Botany at McGill University at the time of his death, which occurred at sea recently while he was returning from England. He was well known in scientific circles throughout the world.

look as photographic as possible. His pictures were sketchy, vivid and racy of the events depicted. His writing was like a series of verbal snap shots. Personally he was what is colloquially known as a "character." Probably there never was a man so absolutely free from the restraints which convention imposes on more timorous souls. He had deliberately cultivated a certain brusqueness of manner which he alternated with a Falstaffian joviality. If a man bored him he would tell him so. The writer has heard him address an ancient and fat-headed person who was pressing unwelcome attentions on him in this wise: "Condemn your soul, sir; you bore me, sir. Go away from me, sir." Yet withal he was the kindest hearted man alive, and felt it keenly if the object of his brusqueness took umbrage and failed to see that no offence was intended.

A Regiment of Giants.

THE awe-inspiring stature of Winnipeg's Highland regiment, which was recently presented with a stand of colors, is not only the subject of pardonable pride on the part of the citizens of the Western metropolis, but the provocation of amazement among visitors.

When General Sir John French made his inspection of the battalion, he was accompanied by the most distinguished officers of Canada's militia. Thereby hangs a tale.

Major-General Lessard, each time the companies came swinging by, could not suppress an exclamation of astonishment at their height. Another member of the staff, himself a six-footer, sought to make light of the apparent height of the Highlanders by claiming that their feathered bonnets made them look so tall. Captain Ketchen, one of the local officers, however, asked the seventy-two inch visitor to stand up against one of the men on the flanks. The visiting officer did, and he found himself fully four inches below the gigantic soldier, quite apart from the bonnet, which, to use his own words: "Seemed to be far away above the snow line."

They grow big men on the Western plains. "A" company of this regiment does not possess a man less than six feet tall, and there is a liberal sprinkling of giants from six feet-three and upwards. This recalls Frederick the Great's regiment of giants.

Goldwin Smith's Memories of Great Men.

IN his short paper of reminiscences of "My Social Life in London," in the November Atlantic Monthly, the late Prof. Goldwin Smith manages to introduce his impressions of an astonishing number of the notable personages with whom he was more or less intimately associated. It was an epoch of his social life, he says, when, at the dinner table of Sir R. H. Inglis, he first met Macaulay. "Of all English talkers that I ever heard, Macaulay seemed to me the first in brilliancy." The historian's characteristic habit of monopolizing the talk was, to Professor Smith, "all exuberance, and not assumption or ostentation."

One could understand how he was a bore to other talkers. He evidently was to a great talker who sat next to me. He would seize upon a theme and dilate, with copious illustration, from a marvellous memory. Mention of the exclusive respect of the ritualists for churches in the Gothic style led to an enumeration of the fathers of the early church who had ministered in churches which were not Gothic. A question about the rules of equestrian statuary led to a copious dissertation proving that nature was the only rule. I have seen a whole evening party kept listening in a ring to an essay on final causes and the limits of their recognition, with numerous illustrations.

Professor Smith recalls, too, the brilliant society which gathered at the salon of Lady Ashburton, for whom he had the greatest respect and admiration. Of Carlyle and Tennyson he writes:

Carlyle was always there. He was a great favorite of Lady Ashburton. His talk was like his books, but wilder; in truth, his pessimism was monotonous and sometimes wearisome, though he could not fail to say striking things, still less to use striking words. One summer evening we came out after dinner on the terrace. There was a bright moon, and for a few minutes we all looked at it in silence, each probably having his own thoughts. At last a voice was heard: "Puir auld creature!" Whether the moon was an object of pity in herself, or because she was doomed to look down on human affairs, I failed to divine. Tennyson was there. I adored the poet, and should have liked to be able to worship the man. His self-consciousness and sensitiveness to criticism were extreme. They asked Tennyson to read some of his own poetry aloud. This he was understood to be fond of doing. But to the general disappointment he refused. At his side was sitting Carlyle, who had been publishing his contempt of poetry. Immolating myself to the public cause, I went over to Carlyle and asked him to come for a walk in the grounds. While we were gone the reading came off.

Marriage is a splendid lie; it affirms the eternity of a passion which experience declares to be of all passions the most transient.—Neitsche.

Woman is not yet capable of friendships; she knoweth love only.—Neitsche.

A Model Dairy and Its Certified Milk

SO far as most people are concerned, milk is a white, chalky fluid found in glass bottles on doorsteps by servant girls at an early hour of the morning. On the strength of its being in a bottle people take it for granted that it is clean and wholesome, and about once a month they force themselves to drink a glass of it under the impression that they are thus laying a foundation for a hale and hearty old age. But these people have never been in a dairy. They have seen cows in fields occasionally, but their only knowledge of the connection between cows and milk is one of hearsay and reading.

The average man, so far as milk and dairies are concerned, is much in the same position as the little orphan boy who was sent out to a sanatorium in the country. The matron started in to feed him milk. He refused to touch it.

"But it's good for you," she insisted, "nice, fresh milk—it'll make you fat."

"I don't want it," he wailed, "I want clean milk what comes in bottles. I won't drink no milk what you squeeze out of a beastly cow."

That's the general impression. Any milk in a bottle is clean, wholesome milk. But if people visited a few dairies they would change their minds. And if they read a few scientific analyses of milk they would never drink anything but whisky or some other antiseptic lotion for the rest of their lives. Unless, of course, they were sensible and took to certified milk. Which brings me to a consideration of that guaranteed lactical fluid, and also the very beautiful farm where one variety of it grows.

Away up Yonge street in the neighborhood of York Mills, there is a dairy farm which is a model in its kind. It is a plant which would delight the heart of a milkman—if a man who makes out milk-bills can be regarded as having any heart.

In the first place, there are about three hundred acres of rich land, where you can grow anything you want, from corn to alfalfa. They had three crops of the latter this year. And then there is a magnificent big cow-barn, with a huge loft where they store away all the alfalfa, and a couple of big silos outside where they pack away all the corn. It ferments there and forms silage—the best feed in the world for milch cows.

But the most interesting part of that barn is the basement, where the cows are. If you happen along about three o'clock in the afternoon, and can induce Mr. Gordon Gooderham, the manager of the farm, to take you around the place, he'll probably steer you over here. And you'll see as pretty a lot of Holstein cows as you ever saw in your life. Great, fat, handsome beasts they are, with shining black and white coats, the picture of good health and good spirits. And every cow has its head in a patent iron stanchion. Even the supporting posts are of iron piping. The floor is sprinkled with clean straw, and men in white garments go from cow to cow with patent milk-pails, while the air is filled with the pleasant sounds of milking time. Everything in the place is clean and sweet-smelling. It is a revelation to one who knows anything about the ordinary cow-barn. And then Mr. Gooderham astonishes you by telling you that the cows have been in for a week or more, and that they won't go out for the rest of the winter.

"But how do they keep healthy?" you ask.

"Oh, they keep in good shape all right, because we look after them properly."

"But why not let them out for a little air?" you insist, being a greenhorn, who doesn't know anything about it.

"Well, you see," he explains resignedly, "that they give more milk when they don't have to use up their energy walking around."

And soon you begin to see the completeness of the system on this model dairy. You also begin to understand the thoroughness of the precautions against any contamination of the milk. Every cow is carefully brushed off with a wet cloth before milking, and the patent pail strains the milk at once, so that any hairs or foreign matter that did get in would be eliminated almost immediately.

As the milk is taken from the cows a boy carries it to a concrete building right near the cow-barn. Here he pours it into a funnel, and it runs into the building. And then you and Mr. Gooderham run in together—which is a very special favor, for this is the centre of the whole system. It is the bottling plant.

After going through the office, you enter the bottle-washing room, and then get into the sterilizing room where the bottling is done. As stated above, this is a special favor, for only the bottler is allowed in here during bottling hours. The reason is, that everything is sterilized, and strangers are not permitted to bring in pleasure-parties of germs and microbes.

"Is the bottler sterilized?" you ask, being facetious.

"No, but his clothes are."

And the way they do the sterilizing is by turning into this room, which is all concrete, a current of live steam which thoroughly disinfects it. Any microbes that can't make a getaway are boiled. The bottles are specially sterilized in a patent tank.

The system is beautifully complete. The milk flows in warm from the cows. It flows over chilled pipes and then runs into a receptacle with a dozen short nozzles running down out of it. A box of bottles is run under these nozzles, which just reach the bottle-heads. The man in charge presses a lever. The bottles are raised up against the nozzles, and the milk pours down into them. They are filled in an instant, and are then capped and sealed. It is a striking instance of what scientific methods will do in the way of handling milk. In this case the milk is bottled in the shortest possible time, and is not allowed at any point to come in contact with contamination. It is certified milk, and is guaranteed by the Medical Association, whose certificate is on each bottle, and whose inspectors pounce down on the milk waggons every now and then and bear off a bottle to be analyzed.

"Do they ever get any microbes?" you ask, under the impression that a microbe is a thing you catch with a hook.

"Never more than about four hundred to the cubic centimetre—we are allowed a margin of five thousand."

"Good Heavens!" you gasp, "how many are there in ordinary milk?"

"Oh, it would average about one hundred thousand to the cubic centimetre, though, of course, really bad milk would run very much higher than that."

As a matter of fact, it seems that a person can stand a few hundred microbes without any trouble in the world—would never suspect they were there. The individual microbe is fortunately undersized. But when they get up into the hundreds of thousands they begin to be dangerous. And the moral is, drink certified milk and be on the safe side.

There are a lot more interesting things about this model farm, which is one of the hobbies of Mr. W. G. Gooderham, and on which, by the way, he has spent a



JOHN A. DIX.

The victorious Democratic candidate for the Governorship of the State of New York.

great deal of money, in spite of the fact that such establishments are rarely profitable.

"There is very little demand for certified milk," Mr. Gordon Gooderham explained, "as the ordinary person doesn't realize the necessity for cleanliness and care in handling milk."

A farm of this kind may, therefore, be regarded as an institution of public service, and it is pleasant to know that at the recent National Dairy Show in Chicago, this York County dairy and this young agriculturist was able to beat the best in America in the certified cream competition. In spite of the handicap which he suffered in being obliged to send his milk and cream so far, Mr. Gooderham got the gold medal for cream and the diploma in milk. This is splendid and unimpeachable evidence of the efficiency of the Manor Farm Dairy.

Andrew Lang on Academies and Juries.

A DISTINGUISHED historian, who reads the *faits divers* in the newspapers, informed me to-day that I am an Academician. For various reasons, apart from the newspapers, I happened to know that I had been a member of the British Academy for some time. I am not a Freemason, but the secrets of the works and ways of the British Academy shall be guarded by me with a mystery "more than Eleusinian," as Leo Adolens wrote in a charming skit by Mr. Matthew Arnold. Mr. Arnold used to sigh, publicly and in print, for an Academy like "L'Academie Francaise." That does, indeed, so far as I can learn, seem to be a pleasant sort of learned society. If I err not, the members are paid for each attendance on its councils—not much, about what we give a British jurymen. But the proceedings are believed to be a little more gay than those of a jury.

My only experience of juridical delights was not gay, but comparatively brief. It is my notion that I must have been the foreman, for there was a New Testament on the desk opposite my seat, and there was a small brazen plate. No literature except the Testament (in a modern and in-artistic edition) was provided. I buried myself in the book, and, as nothing was going on, I attempted to converse with my nearest neighbor on New Testament Criticism, beginning with the genealogies, a subject on which much has been written by the learned. My neighbor, though quite courteous, appeared to be preoccupied in his mind by reflections, probably, on other studies; the genealogies did not seem to have engaged his attention.

He appeared, on the whole, to regard me as a lunatic at large, and, not knowing what line I was likely to take, he observed the strictest reserve.

About the case on which we were going to give our verdict I entertained the most cruel apprehensions. It might be a mysterious murder, or one of those affairs in which a man (or woman) claims to be a long-lost heir (or heiress), and these trials often last a long time. There was the Tichborne case; it lasted for months, and for months we might be shut up like a kind of first-class misdemeanants. It might be some sort of Dreyfus business.

All that I could learn from the reserved juror was that our case was concerned with pianos, perhaps with the pirating of pianos by some American Broadwood, as in "The Wrong Box," by R. L. Stevenson. "Alas, sir!" I cried, nor checked the rising tear, "in the art of music: I am totally and congenitally inexpert! To know the tune of 'Bonnie Dundee' from that of 'The Bonnie, Bonnie Banks of Loch Lomond' is the limit of my simple skill. Were it a question of a doubtful sample of the art of late Minoan II, of etchings, of mezzotints, of Greek gems, or of Stuart miniatures, my poor opinion would not be grudged in my country's courts. But pianos!—You overwhelm me."

At this moment the learned Judge—about an hour and a half too late—entered the court and took his seat upon the Bench of British Themis. Turning to the jury, he asked if Mr. A. Lang were present? I stood up and bowed with deep humility. "Mr. A. Lang may go," said his Lordship. Probably he was aware that I am no authority on pianos, or he had some other motive for mercy at which it is not holy for me to conjecture.

I rushed forth, a free man, but *relicta non bene parvula*; I left my umbrella behind me.

The meetings of the French Academy, whatever may be done at those encounters, must be more joyous than those of a jury in this country. On reflection I do not feel at all certain that a Scot, born and bred, can be lawfully summoned on an English jury, our law being quite unlike theirs, which knows nothing of expediting Letters of Slains, or of multiple-poinding.

The French Academy has, presumably, finished its Dictionary. When last heard of it was at "Crab," or, rather, at *Ecrevisse*, defined as "a little red fish which walks backwards." To this it was objected that a crab is not a fish (contrary to the dictum of Mr. Frederick Bayham), that it is not red, and that it does not walk backwards. After that, probably they gave up the Dictionary. Surely the new English Academy will not tackle a new dictionary, for that Oxford Lexicon, edited by Dr. Murray, is already exceeding abundant. In default of a dictionary, I do not know how they are going to bestow their learned labors: in fact, I do not know who all of them are. Illustrated London News.

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Lady—"Why do you give me this bit of paper?"

Tramp—"Madame, I do not like to criticize your soup, but it is not like mother used to make. Allow me to give you her recipe."



KING MANUEL'S HOST IN ENGLAND.

The Duke of Orleans, who will entertain Portugal's deposed monarch at Wood Norton. The House of Orleans was deposed from the throne of France in 1848.



KING MANUEL'S HOSTESS.

The Duchess of Orleans, who is mistress of Wood Norton, is one of the most beautiful women in England. Prior to her marriage she was Archduchess Marie Dorothea of Austria.

Life as a Professional Witness

(ALL RIGHTS RESERVED)

If you are lucky enough to get plenty of work there is quite a decent livelihood to be made in England as a professional witness.

The first thing to be done is to get a connection with some big firm of solicitors, who are always wanting men to witness all sorts of deeds and documents which for various reasons the firm may not care to have witnessed by any one of their regular employees. Each document witnessed generally puts half a crown in your pocket, and I have often witnessed as many as ten in a day. You have got to hang about outside the solicitor's office all day on the chance of earning a fee but it is on very rare occasions that a day passes without a professional witness earning at least five shillings.

The great hope of the professional witness of course is, that a law suit will arise in connection with some of the deeds he has witnessed in which case he may make quite a haul in the way of "expenses" when he is summoned to prove his signature on the deeds he witnessed.

I was once summoned as a witness in a big action between a railway company and a coal company. My signature was on one of the contract deeds between them as one of the witnesses who saw it signed, and all I had to do was simply to swear to my signature. I attended for nine consecutive week days at the law courts before I was called, and was then only about two minutes in the witness box. I received, however, thirty shillings a day in the way of expenses for the nine days, which was decidedly easily earned money. This was of course a big case where the litigants were very wealthy, and neither troubled much about keeping down the incidental expenses of the action, but as a rule a professional witness cannot count on receiving more than fifteen shillings or a pound per day at the outside in the way of expenses when he has to appear in the witness box, and if he is called early in the case he may only receive his expenses for a day.

The biggest haul I ever made in the way of expenses was over a disputed insurance claim which was tried at the Leeds Assizes. I had witnessed a draft proposal which the plaintiff had sent to the company before the policy was completed, which the latter put in evidence, and it was necessary for me to swear to my signature.

I was in Leeds for nearly three weeks, and received £40 for expenses out of which I put £25 into my pocket. In addition to witnessing various deeds and documents a professional witness will often get many strange jobs to perform which put money into his pocket.

For example, I was on one occasion told off to dine at a fashionable West End restaurant.

"I expect Lord — will be dining there to-night," said the solicitor, who sent me on this errand. "You know his appearance well and I may want you later to swear you saw him there on this particular date."

I saw Lord — right enough though I was never called on to swear to the fact, but it is not the business of the professional witness to enquire into the reason of such errands. It was enough for me at any rate that I earned five shillings and an excellent dinner on this particular occasion.

Another time I was sent to witness the departure of a certain very wealthy financier, with whose appearance I was familiar, by the Irish mail from Euston. I noted the date and hour of his departure, and thought no more about the matter until some months later when I was put into the witness box to swear to the fact. This was perhaps the most important piece of evidence I ever gave, for it completed the case against a man who had forged the financier's signature to a document purporting to have been signed at his London office on the very morning upon which I had witnessed his departure from Euston. The forger ultimately got twenty years penal servitude.

Perhaps the most remarkable adventure I ever engaged in in my capacity as a professional witness was when I shadowed a certain gentleman about London for nearly three months. The gentleman in question was in point of fact an Italian Prince of Socialistic tendencies, and the Italian Government were fearful lest he should become involved in the clutches of some one of the many foreign socialistic societies which have their headquarters in London. They asked our government to furnish them with evidence of his doings in this country, so that if it came to light that the Prince



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THE NEW HOME OF THE DETHRONED KING OF PORTUGAL—WOOD NORTON, ENGL., WHERE KING MANUEL WILL LIVE.

This picture shows the principal front of this beautiful mansion.

was forming any undesirable connections His Highness could be recalled on some pretext to Italy. The case was placed in the hands of the firm of solicitors whom I worked for by the Foreign Office. I was taken one day to lunch at the Carlton Restaurant by the head of our firm, who pointed the Prince out to me. His Highness happened to be lurching at the table next to us. I was not told who he was at the time, but was simply instructed to shadow him daily, and report all his movements to the head of our firm. The Prince was staying in rooms in Berkeley Street, and every morning I used to wait about outside until he came out, and then follow him everywhere during the rest of the day. After two months I got heartily sick of doing so. The Prince seemed to be the most ordinary sort of man imaginable, and led just the sort of life which a young man of his high position might be expected to lead.

He went to the race meetings, to Ranelagh, to entertainments at aristocratic houses in Mayfair, and entertained occasionally at the best West End restaurants. One day, however, I followed him to a house in Euston Road. He remained there for nearly three hours, and came out accompanied by an elderly, rather well dressed man. The two got into a hansom, and I promptly followed in another. After driving about London for about half an hour, the Prince and his friend returned to Euston Road, and then parted. I followed the Prince back to his lodgings, but he did not stir out again that day. I duly reported the matter to my firm, and a week later I was taken off this duty, for the simple reason that the Prince had been recalled to Italy.

For this job I was paid ten shillings and expenses, the money I consider was dearly earned, but I was able to make little or nothing out of the expenses, which in cab fares alone often amounted to a pound a day.

In America the professional witness makes far more money than he is able to do in England, but in America the professional perjurer is simply nothing more than a professed perjurer. The system of employing witnesses as it obtains in America is happily unknown here, nor could it exist for a day in this country.

A solicitor in America with a weak case can always strengthen it by the employment of a few professional witnesses if his client can afford to pay for them. All the solicitor has got to do is to notify a couple of their witnesses that he will require them for a certain case, and inform them of certain facts they must be ready to swear to. From time to time some of these professional perjurers get sent to jail, and so do the solicitors who employ them, but nevertheless the system thrives.

A professional witness in New York can easily make £500 per annum, whilst the "aristocrats" of the business earn from one to two or three thousands per annum.

A perjury charge is extremely difficult to sustain under American law, and whoever institutes it against a witness must usually be prepared to pay the expense of the trial, for unless the case is a very clear one the government will not prosecute. Recently a New York stock broker charged a man named Cole with committing perjury in a certain trial in which he gave evidence, and also with being a professed perjurer. Cole, however, had an array of paid witnesses on his side, and won the action. Then he took an action against the stockbroker for criminal libel, with the result that the unfortunate broker was sent to prison for a month, and by the rules of the New York Stock Exchange was struck off the roll of members. And yet it was well known that Cole was one of the biggest paid perjurers in America.

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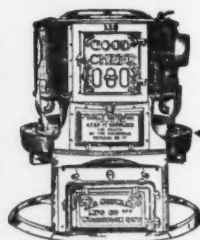


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"Canada and the St. Lawrence Waterway"

An address delivered by Major George W. Stephens, President of the Montreal Board of Harbor Commissioners, before the Empire Club on November 3rd, 1910, Mr. Castell Hopkins in the chair.

MR. PRESIDENT AND GENTLEMEN:

It is my first pleasure to thank you for this invitation and to warn you, that though your ears may not be ravished by the eloquence these walls are accustomed to, nor your intelligence refreshed with thoughts that are new, yet I am convinced that the story of the St. Lawrence waterway and its significance to Canada, may at least call attention to a national inheritance the competitive value of which has not been fully recognized by Canadians. At her present rate of increase Canada will, during the 20th century, contribute to the Empire a population exceeding that now occupying the British Isles, and will produce from one quarter of her available wheat areas in the West more wheat than now comprises the total wheat crop of the United States. There are but two methods of providing for the handling of this new business, not to mention the concurrent industrial production of the country:

1st.—By increasing transportation and terminal facilities on Canadian soil.

2nd.—By allowing business to be taken care of by transportation routes and sea terminals not within the limits of this Dominion.

For the purpose of my few remarks to-day I shall ask you to consider the St. Lawrence route as comprising:

1st.—The channel which gives access to the head of ocean navigation.

2nd.—The inland waterway which links the sea route with the heart of a great continent.

3rd.—The ocean inland distributing ports belonging to the system.

The whole system extending from Fort William to the sea comprises a length of 2,500 miles. I like to regard this system as a great national undertaking into which are going the money, the genius and the patriotism of the Canadian people, and out of which are coming year by year privileges and power to the transportation interests of Canada, instead of diversity of control and authority. I like to believe that one day there will preside over this great water-route a directorate of far-sighted men who will guide and control its destinies, will shape and administer its transportation efficiency in a manner that will preserve to Canada the prestige of possessing the shortest and deepest trade route from the heart of this continent to the sea.

Since the day upon which the intrepid navigator Jacques Cartier turned the prow of his little vessel into the St. Lawrence and christened the River after the name of the Saint upon whose birthday he entered its waters, the pages of our history have been filled with the heroic struggle of brave men who had the courage of their convictions and who carried the visions of their imaginations to a practical conclusion. It has been stated that as the 19th century had belonged to the people of the United States, so would the 20th belong to the people of Canada. What the potential force of this statement truly is only appears upon close examination. Let us, therefore, for a little dwell on the conditions which make this statement so remarkable.

Few realize that at the opening of the 19th century the population of the United States numbered less than six millions, stretched in a human fringe along the Atlantic Coast from Maine to Florida, their faces turned towards the Atlantic Ocean, their backs to the setting sun upon that great undiscovered West, which was to bring wealth and population undreamed of in the opening years of that century. Possessing not a single mile of railway, not a single mile of canal, we find them however, in our day with a population numbering ninety millions of people, a railway system in operation comprising 223,000 miles, and a developed commerce of proportions unparalleled in the history of the world. This marvellous progress of one hundred years is due to the faith, perseverance and courage of her people, but most of all to the development of her means of transportation.

Compare this with the conditions under which the opening years of the 20th century are surrounded, with reference to the development of our own country. Canada with her six millions of people starts the 20th century with the same population as the United States did the 19th, but with this difference—not huddled together on the sea coast as was the case with our southern neighbor, but stretched out across the northern half of this continent, in an unbroken line of prosperous Provinces from sea to sea, linked together by the steel ribbons of three great transcontinental railroads, possessing sea-ports on both oceans, 26,000 miles of railway in operation, and 1,400 miles of interior navigation extending westward to the heart of this great continent through the centre of our own Dominion.

Project the St. Lawrence route across the map of Europe beginning with the North Sea, and you would give to that continent a deep waterway tapping the commerce of Belgium, Holland, France, Germany, Austria and Russia. Give this transportation system to South Africa and you would cut that continent in two at the Equator, and join together the South Atlantic with the Indian Ocean. Apply it to South America and the waterway would rival the great Amazon River, stretching from British Guiana on the north to Buenos Ayres on the south. And if the same water-route were possessed by our great neighbor to the south of us, it would give to the United States the deepest waterway on this continent extending from New York to Salt Lake City.

But neither Europe nor South Africa, nor South America, nor the United States possess this waterway; it is the inheritance of the Canadian people, by whose enterprise it has been developed, and upon whose shoulders rests the responsibility of maintaining its prestige. In the possession of this great national asset, into which has gone the genius, the courage and the money of the Canadian people, Canada unquestionably has within her midst the cheapest and most efficient national trade route on this continent. The St. Lawrence River to-day carries to and from the port of Montreal one-third of our country's national trade, equivalent to something over \$200,000,000 in value, during seven months of the year.

In this enterprise there are just 6,000,000 Canadian shareholders all equally interested, who have invested in the St. Lawrence Shio Canal and the Port of Montreal \$20,000,000; and upon this investment they are doing a business of \$900,000,000 in value per annum and are carrying in freight to and from this country over their national highway over 4,000,000 tons per annum of ex-



George W. Stephens.

ports and imports. If the average cost of transporting 4,000,000 tons by water, 1,000 miles, is 10c. a ton, the cost to the people of Canada over the Canadian waterway would equal \$400,000. If on the other hand, the St. Lawrence route were obliterated and the 4,000,000 tons of exports and imports had to travel that 1,000 miles by rail, the Canadian people would be called upon to spend for its transportation \$4,000,000 or just ten times the rate of to-day, under which they effect an annual saving of \$3,600,000.

Within the last five years this Channel has been lighted and buoyed in a manner to make it the equal in aids to navigation of any channel in the world. Its lighting between Quebec and Montreal has added 60 days to the season by making navigation as safe by night as by day. It is now 550 feet wide in the straight and 750 feet at the curves, and its depth varies from a minimum of 40 ft. in the spring to 31 ft. in the fall. Fifteen years ago the largest vessel trading in the St. Lawrence had a tonnage of 6,000. Ten years ago the tonnage of the largest ship trading in the St. Lawrence was 10,000.

To-day ships of 15,000 tons come to the Port of Montreal. This means that within the next ten years at the same rate of increase ships of 25,000 tons will be doing business in the St. Lawrence trade, and this is what the ocean channel and the Canadian sea terminal must be prepared to meet.

Let us now follow that inland waterway which has its source at the heart of a continent and links together the five great lakes, canals and river with the ocean navigation just described. For 1,400 miles the call of the inland waters is to the sea. As the salmon comes from the ocean deep for thousands of miles to mate in the fresh life-giving waters of the inland stream so these inland oceans of fresh water crave for the sea. This fact gives to Canada the possession of the longest and deepest inland water system in the world, and it gives to the Province of Ontario a coastline bordering upon these inland seas of several thousand miles. Behind and embracing this water system lies a hinterland of fertile country. The great Province of Ontario with her three million people, with its area of fertile lands, greater than France or Germany, surrounds these five great lakes on the north. Behind is our own great West, containing over a million square miles of the finest agricultural, mineral and timber lands yet discovered in the world. To the south and belonging to our neighbor are the great middle and western States. These two tremendous tracts of commercially valuable country find their natural transportation outlet and inlet by way of the inland water-route we are now discussing.

The four Western termini upon which converge the competing railroads of the United States and Canada are Chicago, Milwaukee, Duluth and the twin cities of Fort William and Port Arthur. The magnitude of the inland business carried to and from the lake terminal has created a water-borne commerce aggregating 225 billion tons per annum, carried in craft valued at \$233,000,000, and costing to transport less than 1-12 of one per cent. per ton per mile. To move this vast volume by rail would cost, according to the most accurate comparative information available, not less than nine times the water rate. This is an unanswerable argument for the wise development of our water routes and termini.

From either of the four lake termini mentioned the present Canadian water route by way of Lake Superior, Lake Michigan, Lake Huron, Lake Erie, Lake Ontario and the St. Lawrence route, compared with the only water outlet to the ocean by way of Buffalo and New York gives to the present Canadian route an advantage of 500 miles in distance between these points and Liverpool. There are other advantages to the Canadian route which are not to be overlooked. From Fort William to Montreal the distance is 1,200 miles; from Fort William to New York it is 1,350 miles. In that distance by the Canadian route there are but 70 miles of canal with 50 locks, and in the American route there are 354 miles of canal and 74 locks. As the open season of navigation available to both the Canadian and American routes to the sea-side are identical, carrying capacity, speed and terminal facilities are the three chief factors in the competitive value of each route, and will unquestionably determine the strategic trade value of each.

The enterprise of the American railways in supplying Buffalo, the western terminus of the lake business with ample elevator capacity and the return cargoes available from that port westward have in a large measure neutralized the natural advantages of a water route into which Canadian money and development have gone while the present Erie Canal to Albany has, as an export medium

(Concluded on page 22.)

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MUSIC DRAMA



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and players to be seen at the lead-
ing Toronto theatres. His "tips
to playgoers" are written by a man
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No one would go a thousand miles to see "Father and the Boys" simply on account of its merits as a play. Mr. George Ade, its author, is a recognized humorist and has been fairly successful as a dramatist and librettist. In the present instance his task was to write a vehicle for the abilities of a certain comedian, and from that point of view the play is successful. It is Mr. Crane's characteristics admirably.

Mr. Crane and what he can do and can not do are too well known to require description. He belongs to a school of American comedians rapidly disappearing from the stage just as the type he represents is disappearing from American life. In the picturing of the alert, business-like American of the self-made type, looking at everything from the humorous point of view, he has had few equals on our stage.

In combination, Mr. Crane and "Father and the Boys" are good entertainment and pass an evening agreeably. They are suited to each other and actor and play each brings out the best points of the other.

A "MUSICAL SHOW" OF THE USUAL TYPE.

The word "Casino" in New York has become almost a trade-mark for shows of a certain kind. The Casino Theatre has for years been associated with the very lightest class of musical plays and farces. In its early days it gained its vogue from such classics as "Erminie," "The Queen's Lace Handkerchief," and the later Gilbert and Sullivan operas. Latterly its product has been in the line of entertainment known commonly as "musical shows," to distinguish them from comic operas and musical comedies.

"Up and Down Broadway" is a "musical show" exactly according to formula. Its component parts are a score of catchy music, a libretto with a semblance of a plot, but made up for the most part of attempts at up-to-date fun, a comedian, two or three principal singers, and, most important of all, a chorus of young and more or less comely girls. The scenery, costumes, score and book will be the same in Toronto as in New York. The other components are likely to have been changed.

Mr. Eddie Foy is much the same as ever, absolutely absurd, but laughter-inspiring. In the main, "Up and Down Broadway" is simply a musical show, neither better nor worse than its countless predecessors of the same kind. It is sheer diversion for the easily pleased.

James S. Metcalfe

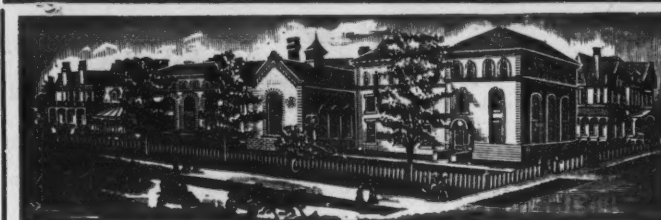
mirably accomplished. Though Miss Thais Lawton may never become a great actress, she has a plastic, moving quality in her acting that touches an emotional chord in her listeners. She showed this when she succeeded Margaret Anglin in "The Great Divide," and in her newest role her special qualities are especially manifested in the moment when, crushed by the generosity of the girl she has defrauded, she rushes forward and sinks at her feet. Miss Olive Wyndham showed herself most charming and capable as the well poised, forgiving girl just alluded to. Nothing more charming has been seen for a long time than the acting of Miss Patricia Collinge, as the exquisitely mannered little girl, Joyce. Mr. Ferdinand Gottschalk got an opportunity for one of those satirical sketches of English types, in which he excels, and it was fine to see the old veteran, Em M. Holland take the centre of the stage when, as the old sententious lawyer, he commenced his cross-examination of the man who was trying to shield his wife by taking the blame on himself. Mr. Bruning, Miss Reimer, Miss Oliver, Mr. Gilmore, Mr. Johnson in lesser roles, all showed themselves of the first quality, and justified the assertion made by Mr. Calvert privately that the production is better even than the London presentation, cast and supervised by Pinero himself.

THE main defect in "When All Has Been Said,"—Mr. Bayard Veillier's dramatization of Jackson D. Haag's novel "That Which Never Dies,"—is that it is overloaded with matter. There is enough dramatic interest in the incidents of the campaign of the liquor interests to ruin the prohibition candidate for Mayor in the small Western city where the play occurs, without introducing the unpleasant complication in connection with the birth of the mayor's putative son. If it had been made merely a straight political play on what is a very live issue all over this continent, it would have attracted much attention. The emotional element introduced by the fact that a girl has been wronged by the chief agent of the liquor interests and has become the victim of blackmail at his hands, raises a new issue and draws the attention of the audience away from the fight that the Mayor is making for office. This complication again raises a new issue to distract attention. In the last act interest becomes centred on the fate of the child who loves as a father the man who is not his sire. A very pathetic episode leads one to believe that the heart of the man has melted toward the

youngster, but the curtain drops without any definite indication as to what are to be the relations of man and wife thereafter. It would appear that it was the intention of Mr. Veillier to make the child the dominant issue, for earlier in the play he is the centre of some very important domestic episodes. The situation, frankly regarded, is a terrible one, and may be dealt with in various ways. In his brilliant novel, "Two on a Tower," Thomas Hardy closes his book with an episode similar to that in the play whereby the man imagines himself to be the father of a child not his, is left in ignorance, and a happy issue attained thereby. In D'Annunzio's novel, "The Victim," the perverse and fervid Italian genius makes the husband as slaying the child. This is altogether too strong a denouement for the modern stage. Nevertheless, one feels that this tragic issue has been infirmly dealt with in Mr. Veillier's drama, and diverts the attention of the audience from the main current of the action without strengthening it from a popular standpoint. The real interest lies in the third act with its many and vivid dramatic episodes. No doubt the last act will appeal to the sentiments of the tender hearted play-goer even though it may not be art.

In the acting, honors fall to Miss Emily Stevens, as the much tried wife and to little Thomas Tobin, the nine-year boy who plays the child. Miss Stevens is as yet at the brink of her career and this is the second important part that she has played. The interest of her acting lies in her brilliant imaginative qualities rather than in any developed emotional power. Her acting at times reveals such flashes as those which illumine the acting of Mrs. Fiske, particularly in her astonishing accurate fit of hysterics and her subsequent outburst of wild rage. The child, as played by the youthful Tobin, is vivid and natural, with none of the stiltedness of the average child actor. Joseph M. Sparks, familiar as a burlesque "be jabbers" type of Hibernian, is capital as a straight Irishman. Mr. Reginald Barker also does a good bit as a reporter. Mr. Charles Balsar is handsome and refined as the husband, but rather wooden when his affairs assume a tragic aspect. Mr. Eugene Ormonde, usually a good actor, seems to be miscast as the German baron who is the cause of all the trouble.

THE first week of November almost invariably brings a series of recital performances by local organizations and this year the number of such events has been even



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greater than in the past. Perhaps nothing could demonstrate the manner in which the city has developed musically than in the fine quality of these programmes not only in the matter of execution but in the character of the works presented. In truth, we are indebted to the ambitious ones in our midst for more musical novelties of first-rate interest than to visiting soloists and organizations.

The recital of Mr. Jan Hambourg on November 2nd was in the nature of a local debut. He has been heard in a private capacity by many musical people, but not previously in a full programme. The violinist proved himself a worthy pupil of the great emotional artist Ysaye, not only by his mastery of his instrument, but by the warmth and enthusiasm of his playing. The violin concerto of Cesar Franck, composed for the Belgian interpreter, was heard in this city for the first time, and proved to be one of the most beautiful original and satisfying works of its class to which one has ever listened. There is a peculiar mystic quality in all the music of Cesar Franck, but one has never previously heard a work from his pen so warm and emotional. The piano accompaniment is also beautiful and tested the abilities of Mr. Richard Tattersall, who co-operated with the violinist. There was a sweeping breadth and elegance about the performance of both artists that roused the enthusiasm of every listener. Another unique number was the famous "Devil's Trill," of Tartini, played with an organ accompaniment. It has never been presented in this manner in this country previously. This is a work of the eighteenth century school demanding the highest efficiency in the matter of technique. Mr. Hambourg conquered its intricacies with a skill and *clan* wholly infectious to the listener. In the tricky business of accompanying so florid a composition on the organ, Mr. Tattersall distinguished himself for his ease and responsiveness of utterance. These were the two most important numbers, but Mr. Hambourg played a number of short pieces with a delicate fluency of style and a poetic grace wholly delightful.

The season's inaugural of the Women's Musical Club was signalized by the appearance of Miss Jessie Binns, an old pupil of Dr. Edward Fisher at the Conservatory of Music, who has been for five years a student with the great piano instructor, Leschetizky. Miss Binns, who originally came from the West Indies, but whom we may now claim as a Canadian, is a young artiste of charming stage presence and a genuine authority of style. Her power is remarkable, yet the feminine quality is never absent. Such execution as she displayed in Leschetizky's "Intermezzo in Octaves," has been seldom heard from a woman. Notwithstanding its speed and brilliance, Miss Binns' touch is never hard and in the Schumann sonata (opus 22) she showed herself an intellectual and poetic interpreter of high rank. Mr. Leo Smith in his cello numbers proved himself an excellent acquisition to Toronto's musical army and Mr. A. Maclean Borthwick demonstrated the admirable quality of his voice and style.

On November 5th, Miss Mona Bates, an unusually gifted pupil of Dr. Edward Fisher, gave a recital which demonstrated the promise of this young artiste and her ambition to essay new works. It was a privilege to hear Macdowell's noble romantic work, the "Sonata Eroica," founded on the legends of King Arthur. Macdowell's intimate sympathy with the richly human quality of the Arthurian narrative is revealed in every passage of this sonata and the interpretative sense displayed by Miss Bates was remarkable in so young a pianiste. She also played a number of shorter and more familiar pieces with exceptional charm and facility. Mr. Russell G. Maclean, baritone, was the vocal soloist and sang not only with a smooth and gracious quality of voice but with a real interpretative sense in his phrasing of such numbers as Schubert's "Erl King."

On November 7th the opening concert of the Toronto String Quartette demonstrated the progress which this organization has made in its arduous fight for the recognition of chamber music. Moreover, the variety and interest of the programme was exceptional, ranging from Beethoven's majestic quartette (opus 18, No. 6) to Schubert's delightful descriptive bit, "The Bee." Novelties like the two movements from Lalo's quartette, (opus 19) and the "Tempo Tranquillo" movement from Chadwick's E minor quartette show how much the organization is doing to broaden the musical interests of the local public. In all its numbers the quartette played with smoothness, fluency and vitality.



WILLIAM H. CRANE.
The renowned American comedian will be seen in George Ade's play, "Father and the Boys," at the Princess Theatre next week.

THE cast which presents Leo Dietrichstein's original bit of fooling "Is Matrimony a Failure," is largely the same as that which appeared in the original production last winter, but Mr. Belasco in parting with the services of the brilliant comedienne Annie Sutherland, lost the linch-pin of his cast. The playgoer who did not see the original presentation can hardly imagine what a difference her remarkable personality made in the play. The role of the strong minded woman who is the wife of a sportive old person given to studying architecture in the burlesque theatres was, as played by Miss Sutherland, the very embodiment and symbol of wholesome womanhood and of feminine wit and intuition. Miss Blanche Yurka who succeeds her is beautiful and talented. With her in the role of the sportive old rover so inimitably played by Mr. James Bradbury becomes the aged husband of a young and girlish wife. This rather destroys the plausibility of the piece because old men with young and beautiful wives as a rule do not go a-roving and are veritable domestic slaves. There is, however, so much good clean fun in this play that carping analysis is out of place. As has been said Mr. Bradbury has an inimitable comic gift; Miss Louise Mackintosh is still a perfect type of the capable, "foxy" and dictatorial mother-in-law, and Mr. Courtenay Foote who succeeds Mr. Frank Worthing in the role of the capacious literary man has a most pleasing personality and gracious manner of bearing and speech.

MUSIC

The annual concert of the Toronto College of Music took place in Massey Hall on November 2nd, and a most ambitious programme was rendered by the ablest pupils of the institution. Every number was of a showy character and calculated to display the thoroughly traditional character of the instruction provided by this well-known institution. The pianistic features were the best feature. The soloists were supported by the director, Dr. F. H. Torrington, who conducted a special orchestra with his usual vim, and once more demonstrated that the grand old man of music in Toronto is not yet to be numbered among the superannuated.

Encouraged by the success of the two popular concerts recently given in Association Hall, the Toronto Symphony Orchestra has decided to extend its plans along this line. In order to lessen the possibility of anyone being excluded owing to limited seating capacity, these concerts will hereafter take place in Massey Hall, the price being 25 and 50 cents as formerly, all seats reserved. The programme at the next concert will be a particularly attractive one.

Gounod's Messe Solennelle (St. Cecilia) will be sung at Centennial Methodist Church, Dovercourt road, on November 21st by the choir under Mr. J. E. Middleton. The soloists will be Miss Daisy Macdonnell, soprano; Mr. W. E. Gladstone Brown, tenor, and Mr. E. G. Gilling, baritone. Miss Perle Cholew will be at the organ. Mr. Robert Stuart Pigott will render Tennyson's "Enoch Arden" with the accompaniment of Richard Strauss, played by Mrs. Gerard Barton.

Mr. Richard Tattersall will give the second organ recital in his series on Saturday afternoon, the 12th inst., at four o'clock, in the Conservatory Music Hall. An excellent programme has been arranged.

Miss Jessie Binns, who played so delightfully at the concert of the Women's Musical Club on November 3rd, will give a recital at Conservatory Music Hall on the night of December 3rd.

The first Saturday afternoon recital of the season was given by the College of Music by pupils of Dr. F. H. Torrington last Saturday afternoon.

W. G. Armstrong, the well-known vocal teacher, has returned from Vancouver, B.C., where he unfortunately was the victim of a long siege of illness. Mr. Armstrong reports that Mr. J. D. A. Tripp, who went to the coast recently, is organizing a project for a Conservatory

in that city along lines similar to those of the Toronto Conservatory of Music, with every prospect of success.

The Jan Hambourg Trio has decided to give a public performance in January of next year, and announces an "Evening of Music" at the Conservatory Music Hall, on Monday, January 23rd, 1911.

Harnaby Nelson has been appointed solo tenor and choir director of the Northern Congregational Church.

Madelon Florence Thomson has accepted the position of soprano soloist of the Northern Congregational Church. She is another of Marie Strong's brilliant students.

THE THEATRES

The Messrs. Shubert are sending "Up and Down Broadway" to the Royal Alexandra Theatre next week, precisely as this magnificent musical spectacle held forth all summer at the New York Casino. This concerns, not only the immense scenic and costume detail, but in the matter of cast and chorus, for the programme lists both Eddie Foy and Emma Carus, the stars, and in support of these metropolitan favorites comes Barney Bernard, Lee Harrison, Melissa Ten Eyke, James Diamond and a host of other popular players seen in the original Broadway production. "Up and Down Broadway" is the first of the series of big spectacular summer musical revues the Messrs. Shubert intend to produce annually at their New York Casino, and it is proclaimed the largest musical amusement on tour the present season. The new amusement is by Edgar Smith, who wrote the story, William Jerome and Jean Schwartz, who composed the music, and William Wilson, who staged the production.

Madame Sarah Bernhardt will play a two days' engagement in Toronto at the Princess Theatre on November 25 and 26.

George Ade's comedy, "Father and the Boys," will be the attraction at the Princess Theatre next week. Both Mr. Crane and the play have struck the popular taste and already the 60th mark has

been passed. It is doubtful if Mr. Crane has ever before had a part quite like this George Ade role, and he certainly has had none better. In "Father and the Boys," Mr. Ade starts out by making Mr. Crane a staid, respectable parent of quaintly humorous tendencies, who looks on thoughtfully while the boys are neglecting business and wasting their lives. The manner in which the boys are finally made to take an interest in the business is admirably worked out. Mr. Crane is at his best lading out refreshingly clean and wholesome fun at that. The supporting company includes Mabel Frey, Dan Collier, Percy Brooke, Arthur Holman, Jessie Glendinning, Sidney Blair, Mildred Beverly, Adele Clarke and others.

The attraction at the Royal Alexandra for the week of November 21st will be Henry W. Savage's production of "The Merry Widow," which has already been seen here on two occasions. This wonderfully successful operetta has lost none of its drawing powers, and is credited with drawing packed houses this season in Philadelphia, Chicago, Boston and New York.

Manager Shea has at Shea's Theatre next week a bill headed by Charley Grapewin in "The Awakening of Pipp." Charley Grapewin was an old vaudeville favorite who deserted for several seasons, and was equally a favorite as a comedy star. The special features for the week will be "The Ellis Nowlan Troupe" in "A Night at the Circus," and Frank Tinney, the comedian in burnt cork. Others in next week's bill are Goleman's Cats, Lotta Gladstone, The Basque Quartette, Three California Girls, The Jolly Jiggers, and the Kinetograph.

John G. Jermon's new company, "The Columbia Burlesquers," one of the most complete organizations in its particular field, will be seen at the Gayety Theatre next week, presenting "A Parisian Temptation" for the first time in this city. The company is carefully selected and the chorus contains twenty-five pretty young women who sing and dance with a vim.

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Bulbs for Fall Planting.

AMONG the hundreds of bulbs offered in the retail catalogues, there are many which are little known but which are very lovely.

Allium Moly is an uncommon plant, yet its yellow flowers on a straight stalk are charming in April.

Allium Mutabile has white flowers turning to pink. It also blooms in April.

Allium Azureum with blue flowers in June is another good one. All are hardy and lasting. They can be planted in the garden or at the edge of the shrubbery, in last masses.

The poppy flowered anemones, so called, varying in color from white to scarlet and blue, are very beautiful, though somewhat difficult. They bloom in April and May and have flowers a couple of inches across.

The mariposa lilies are Californian bulbs, blooming in June and July. They need the protection of several inches of leaves or pine needles in winter. Like all tender bulbs the rain seems to harm them more than the cold, so they should have a wooden shutter over them in winter. All bulbs should be planted in a sandy loam and in a well-drained location. "Well drained" meaning that water must neither soak the roots nor stand on top of the frozen ground.

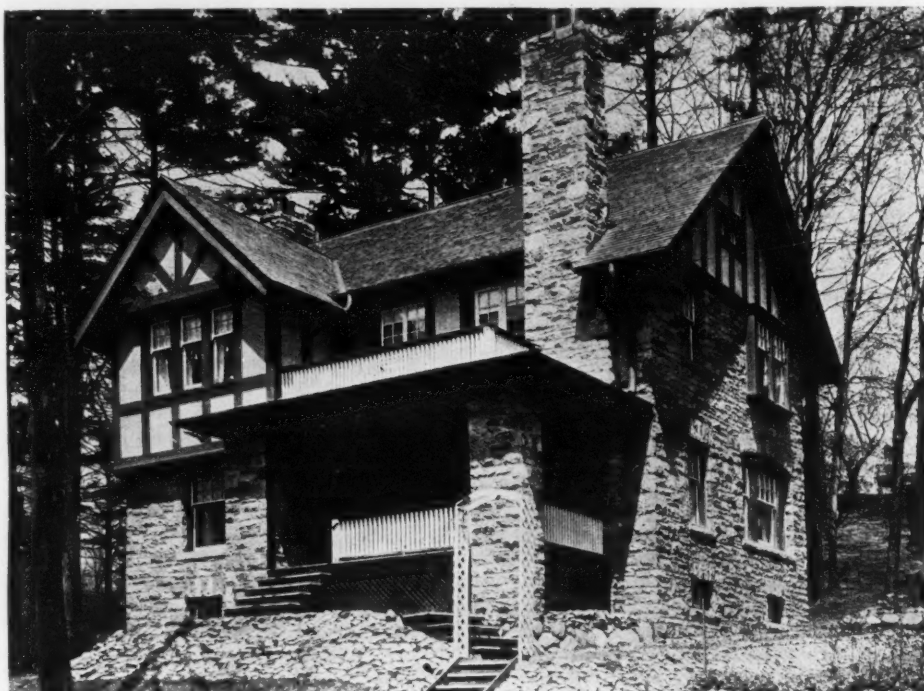
The largest bulb and the tallest flower is that of

of feet of steam-pipes, boilers, etc., are covered with this material, so that all heat may be retained, while asbestos also forms a frost-proof protection for gas and water pipes. Asbestos is also indispensable to the electrical engineer.

One of the thousands of special uses to which asbestos is applied is that of covering walls. Instead of plaster, a single coat of asbestos is frequently placed upon the raw bricks. The wall may be covered as soon as built, and a room, the walls of which were completed in the morning, shows that night an interior as smoothly finished as glass and as hard as stone. Then, too, this glossy surface, while perfectly firm, will not crack, for it is very elastic.

John Burns on Town-planning.

M. R. JOHN BURNS, speaking at the remarkable Town-planning Conference held in London last month, said that "in London there were 400 garden squares, gardens, and crescents, some open, some closed, but all accessible to eye and ear, the happiest, healthiest, luckiest bits of town-planning ever done, inspired by enlightened, self-interested private owners, and here and there an aesthetic duke, marquis, or earl, who had given to London a priceless heritage which public owners must maintain. Every square yard and blade of grass in these the



Villa residence, 48 Russell Hill Road, Toronto. The rugged walls and half-timbered work brings this house in full harmony with the natural advantages which the site provides. The stone terrace with its series of short steps is noteworthy. F. S. Baker, Architect.

Eremurus Robustus, which has a stem six to ten feet high, bearing a raceme of pale pink flowers. It is slightly tender and needs some protection.

Ixias can be grown out of doors if they are covered with about a foot of leaves, and they seem finer than in the house. The covering must be taken off early and perhaps put back on cold nights.

One of the greatest delights in gardening is to grow things which are a little bit difficult and therefore unusual.

It is so exciting in the spring to see a bulb, planted months ago, growing and getting ready to bloom, and it is interesting to see how near the plant comes to our mental picture of it! Then as a further delight there is the critical study of the flower while one decides whether it is really worth growing or not and in what characteristic its chief beauty lies.

It is fun to try different bulbs in the house, particularly new ones, so if you buy a number of different things plant one of each in a pot for indoor use. Some of them will do well, others will fail, but the results will all be instructive.

Asbestos.

ASBESTOS is queer stuff. It is a sort of mineral-vegetable substance—both fibrous and crystalline, elastic and brittle. It is a stone that will float, and it may be carded, spun, and woven like flax or silk. Asbestos is mined in practically every part of the world, and the asbestos of one country will differ as greatly in appearance from that of another country as will the foliage of the trees and plants native to each. There is, however, one quality that asbestos everywhere possesses—i.e., its indestructibility. No known combination of acids affects the strength or, indeed, even the appearance of its fibre; and the fiercest flames leave it unscathed.

Certain varieties of asbestos are as compact in texture as marble, taking the highest polish, while other varieties show extremely loose, silky fibres. "Mountain wood" is a variety presenting an irregular, filamentous structure like wood; and other forms of asbestos, taking their names from their resemblance to divers materials, are rock cork, mountain leather, fossil paper, and fossil flax.

Asbestos is really a species of amphibole or hornblende, composed of separable filaments, with silky lustre. Its color shows quite a range, passing through various shades of white, gray, green, brown, red, and even black.

In some cities firemen are provided with asbestos clothing that practically defies the flames, the men being enabled to pass through a blaze unscathed if no longer time is required than the period during which the fireman can hold his breath. As we all know, asbestos roofing will eliminate all danger of fire from falling sparks. Millions

public authorities responsible for London's development must do everything in their power to secure.

"Environment in youth had an enormous influence on the personal and civic education of the future citizens. When he was an apprentice he used to eat his breakfast on a wall at Westminster looking at Lambeth Palace and Wren's restoration of Cardinal Boniface's library. At dinner time he went to the cloister precincts of Westminster Abbey, and in his leisure he played in beautiful Battersea Park. That did more to produce, years later, his Town planning Act than all the criticism and the objections of the gentlemen who thought they knew more about the Act than he did himself.

"The people of the poorer towns suffered from poverty of spirit as well as lack of means. Some of them had made up their minds that the towns and districts where the money was made ought to be as cheerful as the towns where the money was too often foolishly spent. When a slum vanished a brewery fell and public-houses disappeared."

After referring to his Town-planning Bill, he said he was agreeably surprised at its reception, and if it could be improved and amended it should be. What was its object? A modest object—comfort in the home, health in the home, dignity in the streets, space in the roads, and less of the smoke, noise, advertisements, and nuisances that accompanied a city without a plan, because of their rulers or governors without ideas and citizens without outlook and imagination.

Commenting on Hon. John Burns' address, the London Times says that town planning is a very old art; "the ugliness, the squalor, and the overcrowding which we are now trying to remedy are entirely modern products of commercialism. The old town or village had a grace and spaciousness of its own, until the great industrial movement of last century planted raw and hideous sheds upon its open spaces, and made cheap and hurried adaptations of its old buildings to commercial uses. The slums we have to deplore are the result, not of the old leisurely life, but of the haste to be rich at any cost, and of the crude utilitarianism which sixty years ago was preached as economic gospel."

The Times hopes that the conference will "bestow some thought upon house-planning, which is quite as much in need of reform as town-planning. With all that science now places at our disposal the utter neglect of devices for reducing the cost and labor of running a house is a scandal. That cost is a permanent drain upon the householder's income, yet in the majority of London houses there is no proper use either of materials or arrangements conducive to simplicity and economy."

Citizen Roosevelt has bought a straw hat, so the Telegraph tells us. What will this astounding person do next? —Oakland Tribune.



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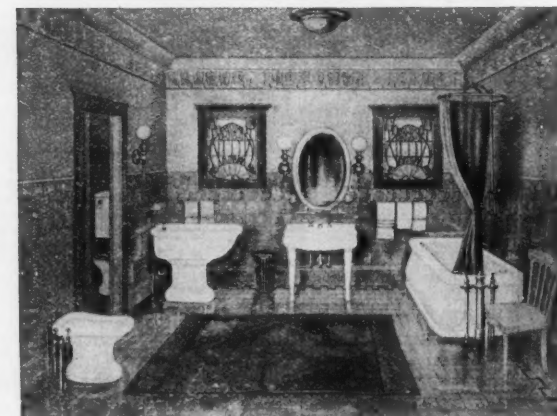
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'Nother Cannibal—"He ate a grass widow."

A fond mother in Valparaiso, along the earthquake.

BOOKS AND AUTHORS

"Billy Topsail and Company," The adventures of boys in Newfoundland. By Norman Duncan, author of "Doctor Luke of the Labrador," "The Adventures of Billy Topsail," etc. Published by Henry Frowde, Toronto. Price, \$1.25.

A GREAT book for boys—whether they have knickerbockers and marbles or long pants and families. And it is no easy thing to write a book for boys. It has to be a good story first of all, with no end of crisp action and novel incident. And it has to be a wholesome, pleasant book. All real boys, young and old, are strict moralists and their sense of justice is unfailing. So no cynicism for them, no triumph of wickedness or sharp dealing over honesty and courage. But they have a strong sense of realism, too, and they are quick to detect bluff and insincerity. An author who writes for boys had best have his facts in order, or he will soon be consigned to the dusty top shelf as a faker.

Mr. Duncan has all these necessary qualifications for a writer of boys' stories, and as a result this new book of Billy Topsail's adventures is one which can be recommended with entire confidence to any lover of a good yarn for boys. For they are fine boys these young Newfoundlanders that Mr. Duncan introduced to us in the first book of Billy's doings, the kind of healthy, hearty, honest, happy-go-lucky boys that one wants to meet again. And here they all are, just as ready of resource, just as cool in danger, just as devoted to their friends and their duty as of yore. And their adventures are to the full as exciting. There is that terrible fight which Jimmie Grimm had with the dogs in Buccaneer Cove of the Labrador, before his father and himself moved South to Ruddy Cove of the Newfoundland coast, where he met Billy Topsail and that company of choice spirits with whom his adventures lay henceforward. There is that fine exploit of young Donald North who was afraid of the sea, but who poled out the ice-pan and saved his father and two other men who were drifting out to sea and death. And then there is the tale of how the boys and Bill o' Burnt Bay took the First Venture out of St. John's and how she ran ashore on the iron Newfoundland coast and was blown up. But the boys and Bill escaped to engage not long afterward in cutting out the Heavenly Home and getting it away from the authorities at St. Pierre, Miquelon, who had wrongfully seized it. Best of all, however, are the stories of the Spot Cash and its cruises, during which the boys discovered the plot to scuttle the Black Eagle, and during which Billy Topsail held the candle over the powder-barrel when the wreckers boarded the little schooner to loot her. It's a great book altogether, and no real boy should miss it. It should mean many new friends for the brilliant young Canadian writer, who is Norman Duncan.

"The Handicap," a novel of pioneer days in Ontario. By Robert E. Knowles, author of "St. Cuthbert's," "The Attic Guest," etc. Published by Henry Frowde, Toronto. Price, \$1.25.

WHY is it that clergymen, when they set out to write a novel, stop over so badly? Why is it that their sentiment becomes sentimentality, that their religious spirit becomes unctuous rhetoric, that their knowledge of life dwindles to the phenomena of an experience meeting? There are, of course, certain distinguished exceptions to this rule. But in looking back over a long list of clergymen who have become successful novelists—from a publisher's point of view—one is struck by their mawkishness in greater or lesser degree. Even a man of genius like Lawrence Sterne obeyed the common law and slopped at times, though he tried to offset it by immortality. But the Rev. Messrs. E. P. Roe, Joseph Hocking, Cyrus Townsend Brady, Charles Sheldon, C. W. Gordon, (Ralph Connor), F. H. Cody and Robert E. Knowles are not men of genius, and are nothing if not moral. Their slopping is therefore of the plain or garden variety, and is at times exceedingly tiresome.

Mr. Knowles, in this latest product



E. PHILLIPS OPPENHEIM. The most prolific of popular novelists, whose latest book, "The Lost Ambassadors," was published recently.

of his unctuous pen, begins to be a bore very early. The very first character who opens his mouth in his pages is a stage Irishman—the kind of Mick who prefaces his remarks with "Holy Smokes" or "Bejapers." I think it is De Wolf Hopper who tells of going into a dime-museum and seeing an Irishman on exhibition. He looked like a very ordinary Irishman.

"What's he here for?" asked De Wolf.

"He's the only living Irishman that ever said 'Bejapers,'" explained the guide.

Well, the Bejapers Irishman jumped out of the stage on the road from Hamilton to Glen Ridge and took into it a woman and her child who were trudging along the wintry way. Needless to relate, the woman was "tall and slender, with that undefinable attractiveness which even distance cannot rob of its mysterious charm." The child was "a boy of tender years." Miss Menzies is on her way to her uncle, Arthur Ainslie, to seek shelter for herself and her son. Explanations are obviously in order. They are given. But "the uncle uttered never a word. By and by the man arose, still silent, and made his way to the door. Opening it he passed out into the night." Naturally, "the quivering lips, the cheeks blanched to whiteness, the eyes and brow that seemed swept by storm, all told of the struggle." He walks up and down trying to pray. But "his wrath rose apace again. . . . Just then something brushed against his foot; starting a little, he looked down—then stooped and picked up the tiny mewling form of a shivering kitten. Poor thing, it was so cold, homeless, hungry; and the strong silent heart felt a strange surge of pity as Arthur Ainslie opened his coat and thrust the trembling little body—how gentle were his strong rough hands—close against his breast."

Naturally the entry of the kitten changed the tide. The erring lady was forgiven in the most magnanimous and soul-satisfying manner. One shudders to think what might have happened if that kitten hadn't taken it into its head to go out for a stroll that wintry night.

In the meantime, our friend Dinny, who says "bejapers," has been installing himself in a booze-joint—after the custom of his race in fiction. He has a daughter Nora. One scents a romance afar off, and one saveth ha! ha! It comes all right. "The years, swift following, had fled on"—which is Rev. Mr. Knowles' poetic way of referring to the lapse of time which takes place between



ARTHUR RANSOME. Who will shortly publish "A Study of Edgar Allan Poe."

chapter eight and chapter nine. Nora bursts upon our sight a young woman. The reverend author describes:

"The fullness of approaching womanhood had not yet displaced the lovely pliable lines that give to the girlish form its charm. A wealth of hair, black as the deepest night, threw into relief the pink and white that came to perfection only on the cheek of Irish beauty; a brow high and broad, almost shining in its chiselled perfection, gave evidence alike of strength of intellect and purity of soul; the throat, full and firm as is inevitable when emotion flowers almost into passion, led up to a shapely chin, delicately rounded—and farther up, to a pair of lips that—but a mere layman bashfully withdraws before such a vision of bliss."

Nora and Irwin, Miss Menzies' mistake, fall in love. Nora also starts in to be a good influence on father in the matter of his booze-joint. A prohibition movement is started. Dinny is naturally opposed to it. Saloon-keepers are seldom prominent as temperance-workers. But he has a horrible experience which changes his views. There is another saloon in town, run by one Taylor. There is also one Tim Loftus, booze-fighter. But Tim has reformed. He now drinks nothing but buttermilk. Taylor sees his chance. Taylor inveigles him in. Offers him some buttermilk. Tim accepts.

"Thence came the tragedy. For how was poor Tim to see the cruel

leer on Taylor's face as he bent a moment behind the bar, the glass of buttermilk in his hand, pouring into it a tiny draught from the fatal bottle that Tim had conquered at such cost?

"But Tim knew a moment later. The first mouthful told him; and, with a dreadful look at Taylor, and with a fearful oath, he smashed the glass to atoms on the floor. But it was too late. The hell-like fiend had sprung to life within him. Desperate and maddened, he stumbled over to his enemy, as if he would wreak vengeance on him. Taylor smiled, rose, walked calmly into the bar. Tim followed him—it was midnight



MRS. JULIA FRANKAU (Frank Danby)

Who has written a memoir of Lady Hamilton, and also a new novel.

before he appeared again, flung forth by his destroyer."

This was, of course, the beginning of a long wild toot. These buttermilk cocktails are sure to have the most serious consequences. It is with buttermilk that the arch-fiend makes slippery the edge of the bottomless abyss.

Tim's baby dies. The reverend author traces it directly to the buttermilk. Then comes the night before the funeral. Dinny, the "bejapers" saloon-keeper, is there. Tim is left alone with his cheek-ill. Dinny watches him through the window. Tim wages a terrible fight against the demon of rum. The description is wonderful. Tim and the demon mix it up all over the place. But the demon finally gets a stranglehold. Tim surrenders, and then proceeds as follows:

"Stealthily, the features relaxing almost to a grin, now stiffening again in strange cunning and resolve, he came closer to the coffin; averting his eyes, lest they should behold the majestic face, he softly thrust one hand beneath the coffin lid that half covered the form within. It was but a moment; the hand reappeared—a silken slipper in it. Thrusting it into his pocket, back went the hand beneath the lid again; again it reappeared, again the tiny silken thing flashed in the lamplight, and again the man's hand went into his pocket."

Then Tim hikes for Taylor's emporium, and Dinny follows. He goes through a crack in the window.

"And the hot blood mounted to his face—and the cold sweat broke out afresh—and his parched lips muttered he knew not what—and the devil of rage and contempt and revenge and strength stormed within his heart till that heart seethed with madness. For he saw—he saw. Nothing but two men! But one was behind the bar, portly and smiling; the other was before it, corpse-like and appealing. And his hand was extended, pointing, craving as it pointed. And now on the bar—between the two—there lay a pair of tiny silken slippers. And then they disappeared—on the further side of that polished bar. And there—where they lay a moment before—stood now a black bottle laden well."

Dinny went around back of the house and tore up a maple tree and broke it across his knee. Then he went in and nearly killed Taylor. There is a great deal of it, and the description goes from depth to depth of bathos. The Rev. Mr. Knowles' ignorance of bars, bar-keepers, and booze is very much to his credit as a man and a parson. But it has a tendency to take from the verisimilitude of his jag-scenes. T. S. Arthur in his most inspired moments as author of "Ten Nights in a Bar-room" never perpetrated such hysterical balderdash. It is enough to revolt the W.C.T.U.

There are several other scenes done in Mr. Knowles' best Sunday-school style—Dinny's death, for instance, which is made as ridiculous as drooling sentiment and emotional claptrap can make it. But I have already devoted too much space to this silly novel. My only excuse for so doing, is that it may possibly throw some light on a question which is be-

ing widely discussed just now—why men don't go to church.

"The Ribbon Roads." The story of a motor-tour abroad, by A. T. and B. R. Wood. With eighty illustrations from photographs. Published by G. P. Putnam's Sons, New York. Price, \$2.50.

IF you haven't a motor-car yourself, and haven't even the hope of getting one—somehow or other rich uncles always have half a dozen children—the next best thing is reading about the delightful times some other fellow is having in his six-cylinder machine, touring Europe. Accounts of such tours are a delight forever. You fill your corn-cob pipe with shag, turn the gas a notch or two higher, lean back luxuriously in what the landlady calls the "morris-chair" in your bedroom, put your feet in front of the hot-air register, and then in company with half a dozen favored sons and daughters of fortune skim lightly along the ribbon roads that run through lands of ancient delight and lead to the cities of enchantment. You listen to the soft purring of the engines, and the road slips by underneath you as softly as a ribbon is wound. Gaily you spin through the green valleys of Ireland. Then in another page or two Scotch mists are wrapping you about and shedding a magic on the landscape. Now you are speeding past the stately homes of England. Another jump, and you are laughing at the pantalooned sons of Volendam in the land of fat kine and canals. The Rhine comes next with its castles, only to give way shortly to France with its laughing peasants and its chateaux. Corpo di Baccho! you are in Italy already. To the right, ladies and gentlemen, you will observe Florence. To the left is Venice. Yes, them's gondolas over there.

A book of this kind is especially pleasant if it's well illustrated. The pictures are half the battle. And that is why the present volume is so interesting. It is full of beautiful pictures of scenes on this long tour which extended from Inverness to Rome. And the narrative is just the pleasant, unaffected account of the journey which one wants under the circumstances. All that is needed is something to connect up the pictures and give a continued view of the trip. And the authors have performed the task with taste and skill. The result is a very agreeable book. But it is likely to give men of small incomes a leaning towards Socialism. Why should the other fellow have all the fun, anyway?

"Love of the Wild," a story of the northern forest. By Archie P. McKishnie. Published by McLeod and Allen, Toronto. Price, \$1.25.

IN this age of sophistication, Shaw, and Sunday supplements, it has become customary to affect a contemptuous—or at best coldly tolerant—attitude towards the sentimental story. Young love, and tears, and filial devotion are all relegated to that Victorian period when ladies ran to propriety and fainting-spells. But in spite of the sarcasms of the ultra-smart, there is always room for the story of pleasing sentiment, even when the handling is somewhat conventional. And such stories are especially attractive when the setting is the wilderness, where simple lives and primitive passions are in keeping with the simplicity of primeval things.

For this reason Mr. McKishnie's book is a very pleasant and interesting one. The story is not startlingly novel, but it is agreeably told. And the author is excellent in his descriptions of the animal life of the forest. There is perhaps a superabundance of what is technically known as "heart interest," but it is sentiment of a pleasing and sincere kind. Altogether the volume is very much a credit to its author, a young Canadian who gives promise of much greater things.

As regrettable as the premature death of O. Henry, says the Argonaut, is the untimely demise of William Vaughn Moody, the playwright whose "The Great Divide" was so distinct an addition to the native drama of America. Perhaps it was hardly wise on the part of Henry Miller to put Mr. Moody's genius to the test of European opinion by taking that play to London, for its theme is so peculiarly American that it could hardly fall to puzzle the English playgoer. For the matter of that, however, its essential meaning was missed by many of the "dramatic critics" of the author's native land, some of whom gathered the impression that Mr. Moody's masterly study of clashing temperament had more to do with a mountain range than with men. Because of its capture of the untrammelled spirit of the West, and its vivid exposition of the conflict of that spirit with the conventions of the East, "The Great Divide" will always remain a classic of the American stage. But "The Faith Healer," with its valiant attempt to give dramatic form to the nebulous nothingness of Christian Science, is already forgotten, and it is a sad travesty on Mr. Moody's faith that his life has ended in his forty-first year. He was a man of singular charm, high ideals, and wide knowledge, and possessed poetic gifts which make his death a serious loss to American letters.

"The good critic is he who relates the adventures of his soul among masterpieces."—Antoine France.

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Oh, I don't know. What's the

LATER CHRONICLES OF THE BURGLARS' CLUB BY HENRY A. HERING

V.—Silver Pieces and Gold Doublons

CAPTAIN LE MAISTRE STARLEIGH was fortunate, for his health was perfect, he had many friends, he was handsome and rich, and he had exhibited a picture in the Royal Academy. He was also a man of varied experience, for he had been imprisoned by Macedonian brigands, had gone through the Boer War, and he had been shipwrecked. Even his life at home was not dull. Though a blizzard might be blowing, some fair eyes in his passage across the street would have time to glance kindly into his; and no fog could darken the town without an incredible adventure for him.

And yet he was not happy, for there was a canker in every event. His ransom from Macedonia had been a heavy one, and in South Africa he had only taken part in reverses, while he had been three-quarters drowned on his way back. Time and again had the cup of perfect bliss been offered him by two fair hands. He had raised it to his lips to drink deep, but it had always been dashed to the ground by the unforeseen. The might-have-beens darkened his life, and, like many others, he had joined the Burglars' Club in sheer disgust at the impotence of existence. But his blood was so strong, his digestion so good, that he still commenced every day with unbounded optimism and expectancy.

In this frame of mind he threw back the curtains of his window, and gazed on the red-tiled roofs of the little fishing-village of Baron's Bay, where he had arrived the night before—the red-tiled roofs that figure on the walls of Burlington House year by year. Twice had they got into the Salon. Some day they would be enshrined in the Tate Gallery. "Why not by me?" thought Starleigh, as he dressed. This was a good example of his amazing optimism in the early morning.

After breakfast he mounted the hill with his painting gear. The sun was dancing on the grim castle, almost turning its frowns into smiles. The boats were dancing on the sun-kissed waves. There was a crispness in the air, the sky was very blue, and the birds were singing about it all. Never had Starleigh felt more fit. The disappointments of the past were forgotten, and he was all agog with the present. He had a ripping subject for a picture, and there was a adventure in hand. Spanish treasure was in the adventure, and a castle—both the property of Mr. Chilcot Fletcher.

Mr. Fletcher was a very modern gentleman. He was the largest manufacturer of hose on earth. He set the pace for the stockings of the world, and, figuratively speaking, socks only lived at his pleasure. Every six months he, his designer, and his dver decided what the nations should wear on their feet for half a year, and thousands of work people only existed to carry out his behests. Leicester and Troughborough were his centres of production, but his dominion now extended farther. By the sea he had bought Baron's Castle for the profit on a million stockings, from the last of an effete race.

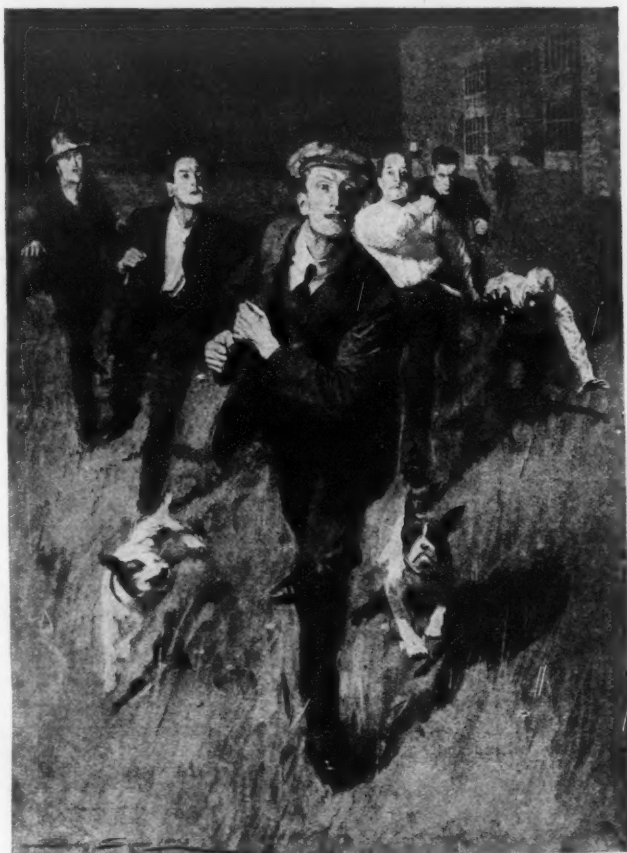
A week after he had got it, Mr. Fletcher heard that a Spanish treasure ship had sunk beyond the rocks a mile out, and that divers had tried in vain to penetrate the sand in which it was now buried. He at once set about inventing something to meet the occasion. A great steel tube a hundred feet long and six feet wide, was the result. There was a metal chamber, with doors at one end, and suction pumps or dredgers at the side. The chamber-end of the tube was sunk over the buried treasure by water ballast tanks and the other end clamped to a side of a barge, while by compressed air the water was forced from the tube and the metal chamber at the bottom. The dredgers were started and sucked away the sand around the sides of the heavy chamber until it gradually sunk by its own weight on to the deck of the wrecked ship. Then the divers made their way out through a series of water-tight doors, and trod the Spanish planks. The transfer of the treasure from the ship to the chamber was then an easy affair. For long years it had lain within the reach of the old family at Baron's Castle. Even after satisfying a rapacious Crown, their fortunes could have been restored and their line started once more in affluence. Now

the treasure went to swell the fat coffers of a stranger.

All this was notified in big letters in the press, particularly in the half-penny portio thereof, and it was stated that the treasure had been dispersed, save only a hundred coins which had been arranged in a frame at Baron's Castle as a permanent record of the smartness of the Leicester gentleman.

Captain Starleigh thought of all this as he painted. The incident of the buried treasure, the needy race, and the stocking man struck him as distinctly humorous; but his thought dwelt more frequently on the hundred coins of gold and silver than one would have expected in a Gunner and an artist.

He was painting, when a cry rang out. Someone—a woman evidently—



"Men seemed to spring up all around, dogs barked and bayed."

was in need of assistance. His day's adventure was at hand. With the blood tingling expectantly in his veins, Starleigh kicked over his stool and made for the direction whence the sounds came. For a moment there was a swift vision of flying skirts and a pursuer. This lent Starleigh wings. He cleared the gate and joined in the chase. Brute force had triumphed, had seized a watch and was demanding a nurse when the orthodoxy charged down. The enemy turned, took in the odds at a glance then fled precipitously with a curse.

Beauty, pale and trembling, sat on the bank, and Starleigh murmured reassuring and inquiring words.

"He's only got my watch," she panted.

"I'll get it back," promised the soldier, and he was after the enemy in a trice. He was as good as his word. It was a sharp pursuit and the trained campaigner won. A quarter of an hour later he returned with the watch. His clothes were the worse for the encounter, and one side of his face gave evidence of the struggle.

Beauty was now herself again. "How good of you!" she exclaimed as Starleigh came up with her property. "Ah, you are hurt!" she cried, when she saw the marks on his face.

"Not at all. But the beggar got away," he added regretfully. "Do you know him?"

"No, I never saw him before," she said. "We often have strange men about, since the dredging operations. They thing there's work to be got here. I can't thank you sufficiently. I don't know what I should have done had you not been near," she shuddered.

"I should have a dog, if I were you. A jolly good thing I happened to be painting in that field!"

"You are an artist! May I see what you're painting?"

Beauty sat down and regarded his tiled roofs for a space. "I like it," she remarked at last. Then she turned to him. "Do you know, you don't look like an artist," she said. "I should have taken you for an army man."

"I once had an uncle in the militia," he answered gravely.

"She smiled. 'Will you tell me his nephew's name, and where he is staying?' she asked. 'Mother will want to call on you to thank you herself. Dad's away till Friday.'

"My name is Gray—William Ggray. I am staying at the Baron's Arms."

"Thank you, Mr. Gray. Now I must leave you. I shall take the short cut across this field. No, go on with your painting, please." This in reference to his offer to escort. "Good-bye for to-day"—giving him her hand.

Starleigh watched her out of sight. On the stile at the far edge of the field, she turned and waved to him. It was a pretty, friendly gesture, and Starleigh's pulses quickened with pleasure at the sight.

Then he sat down again—not to paint, but to fill his pipe and think over the latest adventure that For-

and dine with us to-morrow night at eight, when I may thank you for your defence of my daughter?"

"Believe me,
"Gratefully yours,
"MARY FLETCHER."

Starleigh read it through with lowering brow. Then he crushed it up and pitched it from him.

It was a note that would have brought pleasure to most men. It was one that would assuredly have done to Starleigh under any other circumstances, for was it not an invitation to dine with a charming woman—probably two? But he was not there in his own name. He was there as one, Gray—intent on burgling Spanish treasure from the house at which he had been invited to dine. He could not accept hospitality and then do the work he was in honor bound to carry out for the Burglars' Club. So he sat down and wrote a polite note of refusal—so coldly polite that the invitation could not be repeated; and, then, having done this, Captain Le Maistre Starleigh, late of the Gunners, got up and reviled the star under which he had been born. Once again had Fortune sent him a charming adventure, and then played him a scurvy trick.

On the following morning Starleigh resumed his picture in the cornfield; but it seemed as if he had only gone to Baron's Bay to be tormented, for as he was painting, he saw a dog get over the stile at the far end. Then a hat appeared, a fascinating tilt, and a distinguished carriage. Even at that distance there was no mistake as to who it was. Miss Fletcher approached leisurely. He pretended to be absorbed in his work till she was quite near. Then he stood up.

She held out her hand with charming frankness. "Mr. Gray," she said, "we were horribly disappointed to have your note. Mother won't take no. You've got to come and see us to-night."

With this she sat down on the painter's stool and looked at his picture. "Oh," she exclaimed, "but you haven't improved it; it looked much nicer yesterday. I shouldn't paint any more to-day if I were you, you're not in the mood."

Starleigh had seen her approach with mingled emotions. He would have fled, but for the absurdity of the idea. He had determined to be cold—icily polite, like his letter—but that was impossible under her smiles. Ice melts in the sunshine, and there was no shade just then.

"I don't believe in moods," he answered. "There's nothing like pegging steadily away."

"Don't you want to dine with us?" she asked with further inconsequence.

"Please don't think I'm rude—" he began.

"But I do," she interrupted. "I think you're very rude, indeed. If it wasn't that you saved me yesterday, I shouldn't speak to you again. It shows how much I appreciate what you did, that I'm talking to you now. Why won't you come? Mother says if you're a vegetarian she can easily have some special dishes for you. I was to tell you we have splendid spinach and asparagus."

"I'm not a vegetarian," said Starleigh desperately. "The fact is, that when I'm painting, I—er—find social functions distract me. I'm obliged, much against my will, to remain a recluse."

"Mr. Gray," she answered, "you grieve and shock me. I can't believe you. There is more in this than meets the eye. If it's evening clothes, that won't matter—we'll excuse you."

"You're very kind, but—"

"Dad comes back to-morrow," said Miss Fletcher. "Perhaps he'll succeed in bringing you. Meantime,

Mr. Gray, I can only say you are very unkind to two lonely women."

"I don't mean to be so," said Starleigh earnestly. "Believe me, I should like to come, above all things, but there are reasons—very good reasons. If you knew them, you'd be satisfied."

"But I don't know them, so I'm not satisfied," remarked Miss Fletcher.

She rose, and with deliberate and malicious intent, gave him a staggering broadside from the barrette of her eyes, piercing his inadequate armor and raking him with shot from the cupid's bow of her lips. Her dimples, her curls, even her damaging hat and parasol, were brought into action. Then, having utterly annihilated him, she made a little curtsy. "Good-bye, Mr. Gray," she said. "If we don't see you at the Castle we shall look out for your picture in the Academy. But really, you ought not to paint any more to-day. Come, Rover! let's home."

She passed along the cornfield and mounted the stile, but she did not wave her hand.

But Le Maistre Starleigh was not a mere sentimentalist. He was an artist, but he was also a soldier. The "R. A." after his name denoted an artilleryman, and not an academician, so on the morning following the second meeting in the cornfield, he rose with strategy and tactics in his mind. It was the day fixed for his adventure and he reflected with contentment that Mr. Fletcher would be in residence.

His plan of operation was simple. That was the day on which portions of the Castle were thrown open for public inspection. He would go in with the general sightseers, but he would stay behind. Once inside the Castle, he ought to be able to get his spoil and make his escape.

He found that the greatest crush was after the arrival of the three o'clock train, so at that hour, he fell in with the stream from the station, and made his way with them through the gloomy gateway, where a guide took them in hand.

In the entrance hall they paused before a frame. "This," said the guide, "contains fifty silver pieces of eight, and fifty gold doubloons intended for the Spanish invaders of England in the year 1588. The coin was carried on board the *Don Pedro*, the treasure ship of the Armada, which was wrecked off the Storries, the rocks you can see from the shore at low tide. The pay-chests lay at the bottom of the sea for over three hundred years, and were only discovered two months ago by divers sent down by the present owner of the Castle. Five chests containing coin to the value of three hundred thousand pounds of our money were brought up, and have been divided between the Crown and Mr. Fletcher. The coins shown in this frame were preserved in memory of the occasion, also the high-noon lantern you see on the left and the silver culverin in the corner on the right."

Captain Starleigh noted the position of the coins with great interest, and then passed on with the others.

The crowd followed but Starleigh remained behind. Elizabeth was noted for the extent of her wardrobe, and the big cupboard had no doubt been provided for her by her attentive host. The door was now ajar, Starleigh slipped in and pulled it to. It closed with a snap.

It was a roomy cupboard, and, as the wood had dried in the course of ages, light and air came through many crevices. He sat on the floor, and thought of the times when he had been worse off—when he was a prisoner of the Macedonians, for instance. The afternoon wore on.

Again, and yet again, he heard the guide relate the tale of the prodigality of Lord Jervaux, and his sovereign's base ingratitude. Then there was a long silence. The stabs of light grew fainter and fainter. Starleigh ate some sandwiches, and fell asleep.

He awoke with a start. The cupboard was perfectly dark, and it was now close and stuffy. He turned on his flash-light for a moment, and looked at his watch. Twelve o'clock! He must be moving. He pulled out his bunch of skeleton keys and tried them in the lock, but none of them fitted. He must break the door open. He set his back against it, his knees against the wall, and thrust out. The door creaked and strained; finally it burst open. It gave so suddenly that Starleigh fell on the floor.

He sat there several minutes, listening intently. Luckily he was in the old, disused portion of the Castle, or the noise would certainly have been heard. It might have been heard even now. He got up, and listened by the door. He heard nothing. Moonlight fell through the window, making a latticed patch of white on the floor. It glimmered on the royal four-poster, and outside it shone on terrace and turret, and away on the open sea. All was silent, save for the faint clash of the waves breaking on the beach.

He put on the rubber soles he had with him, opened the door gently, and went along the corridor, down the great stair-case, past the painted window, and into the hall. Across this was the frame of coins, which, after examination, he found was screwed to the wainscot. He took out the screws and lifted it down. It was locked. He must take it elsewhere to rife. He opened several doors, and at last found himself in a little ante-room. He shut the door behind him, and after trying in vain to pick the lock of the frame, he cut through the glass and took out the coins—the silver pieces and gold doubloons of his quest. He put them in little bags he had with him, and concealed these in various cleverly contrived pockets inside the linings of his clothes. Then he thrust the frame behind a curtain, and was ready to leave.

He had better get out of a window. That one would do. It opened on a lawn, and he could creep round to the shrubbery, and so gain safety. He pulled back the latch. There were also two screws to withdraw. He was busy with them, when he thought he heard a sound. The final screw was now out, and he threw open the sash. At the same instant the room door opened. Starleigh sprang out of the window and dashed across the lawn. Someone followed him. An alarm bell sounded. Lights appeared at a cottage ahead. Shouts came from behind. Men seemed to spring up all around. Dogs barked and bayed; one sprang upon him, and brought him down.

He was caught—ignominiously caught—and brought back to the Castle. There was a crowd awaiting them in the hall, and Starleigh was hustled in front of Mr. Fletcher. Over the balustrade of the stairs leaned the women-folk. Starleigh saw them in a blur. He did not look again.

It would have been difficult for any brother-officer or fellow-member of Brook's to recognize Le Maistre Starleigh in the object now produced. His collar had been torn off in the melee; his face showed marks of blows, his trousers' knees were cut, and, generally speaking, he was dusty and showed signs of ill-usage. The whole situation reminded Starleigh of

(Concluded on page 16).



GRAND Opera
He loved to hear,
But, goodness gracious,
It was dear!
Nor could he play it
As he ought
So a Gourlay-Angelus
He bought.



If you have listened to other Player Pianos that are mechanical, come and hear how Artistic and Human is the playing of the Gourlay-Angelus.

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Births, Marriages and Deaths.

BIRTHS.
STEPHENSON—At Massey, Algoma, on Friday, November 4th, 1910, to Mr. and Mrs. W. G. Stephenson, a son.

MARRIAGES.
ELLIOTT—NICHOLSON—On Wednesday, November 2nd, 1910, at St. Paul's Church, Toronto, by the Venerable Archdeacon Cody, Mary Ellen Nicholson, daughter of Mr. George Nicholson, Markham, to John T. Elliott, M.D., of Rhineland, Wis.

ADAMSON—ROSS—On Wednesday, October 19th, 1910, at St. James' Cathedral, Toronto, by the Rev. Gore M. Barrow, Mary, third daughter of the late Robert Ross, Esq., Provincial Land Surveyor, Barrie, Ontario, to William Adamson, second son of Thomas Adamson, Esq., of Macclesfield, Cheshire, England.

DEATHS.
FIDLER—At Toronto, on November 6th, 1910, Rev. A. J. Fidler, aged 81 years.
LAWYD—At Toronto, on November 6th, 1910, Henry Charleswood Lawy, aged 37 years.
TYLER—At Chicago, on October 30th, 1910, Edward Griswold Tyler, formerly of Toronto.



ANEC DOTAL

POSTMASTER - GENERAL HITCHCOCK, of Washington, on his return from Europe, said he would at once resume the organization of the postoffice savings banks. "This work," he added, "must be conducted carefully and scientifically. You can't establish postal savings banks as the cobbler of my native town repaired clocks. A visitor to the cobbler's shop noticed one day a barrel half full of tiny brass cog-wheels. 'Why,' he said, 'what are all those for?' 'Goodness knows,' answered the cobbler, with a careless laugh, 'I get about a cupful out of every clock I mend.'"

Didn't I promise you a penny a week to keep him awake?" "Yes," replied the boy, "but grandpa now gives me twopence not to disturb him."

THE negro boy was up for the fifth time on a charge of chicken stealing. This time the Magistrate decided to appeal to the boy's father. "Now see here, Abe," said he to the darkey, "this boy of yours has been up in court so many times for

If the President refuses, why, you will simply have to come home again." The emissary went and had his say to the President of —, who blankly refused to give in; and the diplomat retired to think things over.

A few hours later he wrote to the President: "I regret that your Excellency does not see your way to recognize the justness of the claims which I have had the honor to present. I



"I say, Barbara, can you say your prayers in German yet?" "No, not properly—not without a dictionary."—Punch.

stealing chickens that I'm tired of seeing him here."

"Ah don't blame you, sah," returned the father. "Ah's tired o' seeing him here, too."

"Then why don't you teach him how to act? Show him the right way, and he won't be coming here."

"Ah has showed 'im de right way, sah," declared the old man, earnestly. "Ah has suttlenly showed 'im de right way, but he somehow keeps getting caught comin' way wid dose chickens!"

JOHN MITCHELL said to an Indianapolis reporter: "Every workman should resolve on Labor Day to join a union. The union is stronger and more resolute than the individual. It gets things done. In fact, in its beneficent relation to its members it reminds me of Hobson's wife. She said: 'Hobson was a confirmed smoker with a tobacco heart when I married him a year ago, but to-day he never touches the weed.'"

"Good for him," said her listener. "To make a change like that requires a pretty strong will."

"Well, I've got one," said Mrs. Hobson.

THE late Lord Salisbury was very careful not to confer much authority on young men in the diplomatic circles. On one occasion he sent a foreign office emissary to make some demands of the — republic. Before setting out, the emissary, to whom his lordship had explained the exact nature of the demands, desired to be informed as to the course to take if, after he had said everything, there was a refusal.

"Oh," answered Lord Salisbury, "this is not a matter in which we have the least thought of fighting."



Friend of the boy who gave the punch (turning to young man in collar who has criticized aloud): "It 'im below the belt, did 'e? Where do you think 'is belt ought ter be? Rahnd 'is furrid!"—Punch.

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CHELTENHAM, ENGLAND
Ask your Chemist for it, and accept no substitute.

It entirely removes and prevents all ROUGHNESS, REDNESS, IRRITATION, CHAPS, etc. Invaluable for preserving the skin and complexion from the effects of the frost, Cold Winds and Hard Water.

O'Keefe's
Special Extra Mild ALE
"The Beer that is always O.K."

Extra Mild, Remember
Many people would drink ale, in preference to all other malt beverages, if ale did not make them bilious. This O'K. brew is brewed especially for those people. It is extra mild and extra light, and less you enjoy the creamy deliciousness of real old English ale without the heaviness and excessive bitterness. In easily-opened seal stoppered bottles. No broken cork or taint in the glass.

The Marvels of Bridge Building

(ALL RIGHTS RESERVED)

THE highest and most remarkable bridge in the world is on the new trolley railway, connecting Canyon City, Colorado, with the Royal Gorge, more than nine hundred yards distant. A tall, towering hill, hitherto considered unscaleable to any vehicle, is embellished with a set of rails, over which the acquisitive tourist can pass and repass in sumptuously appointed cars. The iron path leads over a yawning chasm, 230 feet wide, and is carried to a height of two thousand six hundred and sixty-seven feet—nearly half a mile—above the dark, rushing, eddying river, which has notched out for itself this fearful fissure in the ribs of the mountain. The bridge is of flat steel and steel cables; and, in order that the passengers may be able to survey the dizzy abyss without risk or discomfort, the floor is of plate glass, less than two inches in thickness, and set in a strong frame of steel. The building of this structure has been described as one of the most difficult and dangerous projects yet attempted by engineers. The Zambesi Bridge on the Cape-to-Cairo Railway, can no longer enjoy the proud distinction of being the most elevated gangway on the planet. Its height of 450 feet seems a mere cat's jump in comparison with its wonderful American rival.

In the remote past our easy-going ancestors negotiated streams of moderate width by the simple and serviceable plan of laying the trunk of a fallen tree across from bank to bank. Broad rivers were either waded through at shallow fords, or else skimmed over in crazy dug-out or wicker-work canoes. The "heathen Chinese" appears to have led the world in the art of bridge-building, and at a very distant period of antiquity, sus-



WEEDS.
... Old Man Ontario: "It's up to me."—Toronto World.

pension bridges of a great size were erected by the yellow-skinned, almond-eyed race.

The invention of the masonry arch has always been attributed to the conquering Romans, and it is positively certain that the earliest bridges designed on this principle were built in this country subsequent to the Roman Invasion. The first British contrivance of this kind of which an authentic description can be obtained was fashioned at Bow, near Stratford, in 1087. The old London Bridge was built six score years later, and its founder, Peter of Colechurch, was afterwards buried in the crypt of the chapel standing on the centre pier. The New London Bridge, designed by L. Rennie, was commenced in 1824, completed in seven years, and is of granite throughout.

It was not until the latter half of the eighteenth century that iron came to be utilized in bridge making, the structure over the Severn at Coalbrookdale being the first to be formed of that material. From that time, engineers began to dream of spanning mighty rivers and wide gorges, which they could never have arched with stone and lime. It is interesting to find that China still retains its ancient prestige so far as this branch of engineering is concerned, for the longest fabric ever raised across a water-way is the Lion Bridge, near Sang-sung, extending over an arm of the Yellow Sea. It is five and a quarter miles long, and supported by three hundred huge stone pillars. The Victoria, Montreal, a splendid erection, is nearly two miles in length.

Considering the period at which it was built, the first Menai Bridge, forming an important part of the road from London to Holyhead—the highway between the metropolis of England and that of Ireland—was a prodigious engineering achievement. It was erected at the instance of Government by Mr. Thomas Telford (whose name will always be associated with the Bridge-water and Caledonian canals), but was replaced in 1850 by Stephen's and Fairburn's tubular bridge. It may be mentioned as a curious fact that Seil, Argyllshire, was the first island around our coasts to be connected with the mainland by a viaduct. The interesting specimen of mediæval architecture, which consists of a single stone arch, is still absolutely flawless and sound, and affords the only means of communication with that island. Most people are aware that the famous cantilever bridge across the Firth of Forth—designed by the late Sir Benjamin Baker—has the longest single span in Europe. The length of the span is 1,710 feet.

The most superb and splendid bridge ever built is that of the Holy Trinity, at Florence, which dates from the middle of the sixteenth century. It is 322 feet long, constructed entirely of white marble, and stands unrivalled as a work of art. At Venice is the elegant Rialto, consisting of a single marble arch, and said to have been built from the designs of Michael Angelo. It is seventy-two feet wide, and is divided longitudinally into five parts—two rows of shops, two narrow passages, and a broad road in the middle.

One of the most notable bridges extant is that of Brooklyn, forming the only connection over the East River between New York and Brooklyn. It carries not only a double carriage way, and an asphalted path for pedestrians, but also a double track cable railway. Handsomely designed, it stands 135 feet above the river, and is considerably over three-fifths of a mile in length. On the occasion of a Columbus celebration a few years

ago, it was the scene of a splendid exhibition, a firm of British pyrotechnists providing a gorgeous representation of Niagara Falls. At a given signal, a tumultuous volume of colored fire nearly a mile long poured from the whole length of the bridge.

The idea of building Westminster Bridge, in the middle of the eighteenth century, was due to the difficulty sometimes experienced by the Duke of Grafton in getting ferried across in the early mornings from London to Surrey where he kept a pack of hounds. He presented a bill to Parliament, and obtained authority to erect a commodious and substantial bridge, which would not only answer his own personal purposes, but meet the general requirements of the whole community. The old Brig o' Ayr, rendered classic by the genius of the poet Burns, was, according to a well-preserved tradition, built towards the close of the thirteenth century by two spinsters, "one of whom witnessed the drowning of her lover as he attempted to ford the river to meet her." Perhaps the most gruesome structure of this kind ever put together was one on which British troops, marching on Pekin in 1860, crossed a flooded river. It was formed entirely of coffins borrowed from a neighboring village. The Bridge of Sighs, in Venice, is so called because over it condemned prisoners were transported from the hall of judgment to the place of execution.

It is pleasing to reflect that in all times and all countries, bridges were designed not exclusively with a view to strength and stability, but also with some regard to prettiness and stateliness.

The Boy and His Poise.

[Let boys be as still as they like until their mind has got its poise and purpose, and then let them become Roosevelts.—Sir Gilbert Parker.]

I watched him at the stair-head on a tray;
He had not stirred while thirty seconds rolled:
Not this the mere barbarian at play,
Aimlessly bad or ignorantly bold;
He knew the pleasure of the picturesque,
And how to salt the savor of his joys;
Silent he sat, motionless, statueque,
Getting his poise.

But lo! a touch, a start, a quickening glide,
A clanging, clattering, nerve-destroying din,
An Indian shriek, a swift toboggan slide—
And all the hall a haggis, boy and tin!
Then from the wreck, unwounded, grimly bland,
His passion for adventure still uncurd,
He rose one leil of resolution and
Purpose matured.

And so he trampled all the dahlias down,
Emptied his air-gun in the stable cat,
Upset the blacking on the housemaid's gown,
And left the butter where his sister sat,
And, when once more I heard him mount the stair
And cease upon the landing with no noise,
I knew his purpose, and I did not dare
Wait for his poise.

—Punch.

What a Conciliated Ireland Would Mean.

A CURIOUS little incident, almost unnoticed, but significant, happened the other day in the House of Commons. The debate was running on laborers' cottages for Ireland, and one of the Unionist members, Mr. Jardine, rose and announced, with regret, that he would oppose the measure which Mr. Birrell had promised. He said that Scotland required this boon as much as Ireland. "Certainly," remarked Mr. John Redmond, "and we will help you to get it."

Thereupon the opposition of Mr. Jardine collapsed, and he sat down pleased with the Irish party, pleased with Scotland, and pleased with the world. But little was wanting, it seemed, but that he embraced Home Rule itself with new-found fervor.

Why not? For if, in a small scope, we find that Ireland's happiness may agree with England's progress, why should not that be true also in the larger sphere of things. For as Milton said:

"Good, the more
Communicated, more abundant grows,
The Author not impaired, but honored
more."

And, accordingly, I look forward to the day when Englishmen and Irishmen will live in perfect amity and with cordial co-operation. Speaking simply as a unit out of millions, I say that if England gives self-government to Ireland, then I am prepared to fight for England. I do not wish to vaunt my fighting for a moment, or to attach to that aspect of things any particular importance; I mean simply to set forth the advantage to England if she could secure the friendship of the millions of a race so well endowed by nature with the faculties of offence and defence, and whose support has been valuable on many a well-tried field.

Ireland should always be considered in the International relation, and that International relation, it should also be remembered, is widening its bounds and becoming more complex, and more difficult to estimate.—Arthur Lynch, M.P., in the London Chronicle.



The Escape of the Dancing Bear.
—Toronto World.

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Gas Lamps and Generator; f.o.b. Walkerville, Ontario.

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We have built and fully equipped the most complete automobile manufacturing plant in the world. All of which has been paid for from the profits earned on the business of previous years.

Our factory is built to profit from quantity production. Occupying 60 acres of ground, built and equipped at a cost of two and a half million dollars, it is unsurpassed in the industry. The main building is four stories in height, possessing over one-half million square feet of floor space. To the FORD factory facilities is added the greatest of operating systems—a model in the eyes of industry men everywhere.

Our normal working force is 4,000 men, building 20,000 cars. Contrast this with factories employing from 7,000 to 12,000 men and making only 10,000 cars and less. Wages and overhead expense are a large part of the cost of any car. Here's where FORD factory equipment and manufacturing organization reduces cost

of production, while accentuating excellence in the quality of FORD cars.

The FORD Model T is made through and through of Vanadium Steel—the most expensive steel in the world and the toughest known. Vanadium, an alloy melted into the crude steel, adds to the tensile strength, prevents crystallization, or crumbling, and gives an added elasticity that is not found in any other steel. Vanadium is stronger than chrome-nickel steel, manganese, or any other kind of steel. Vanadium Steel construction accounts for the lightness in weight of the FORD Model T and likewise its extraordinary strength. Although it is made a feature in the specifications of several makes, in no other car is Vanadium Steel used so absolutely as in the FORD Model T.

50,358 FORD owners are this minute proving the durability and economy of FORD construction; 50,358 FORD owners know that the FORD is built so light

and yet so strong that it costs less to maintain than any other car. That is why the FORD is now and will continue to be the favorite and foremost amongst all motor cars.

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FORD sales contracts with dealers stipulate that

each must carry an adequate stock of FORD repair parts, which means that any FORD owner in any part of the country can secure replacements almost immediately. Every FORD branch carries a full stock of repair parts—as complete in proportion as the supply at the factory.

Every FORD Model T buyer knows exactly what repair parts will cost him. At the time of purchasing his car he is supplied with a complete parts price-list, in which every individual part is individually priced.

The FORD Model T is the reflection of the personal integrity of the company behind it. The organization, personnel and policy of this company is the same today as on the day of its organization eight years ago. Greater assurance of satisfactory service cannot be given to the buyer of any motor car than the service which goes with the FORD.

Make arrangements with the nearest FORD dealer, or branch, for a demonstration. Send direct to factory at Walkerville for FORD descriptive literature.

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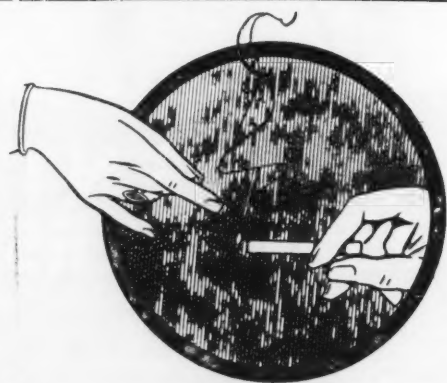
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YOUR lady friends will like Tuckett's Special Turkish Cigarettes. Their aroma is delicate and sweet, which the women-folk find decidedly acceptable after enduring the presence of so-called Turkish cigarettes.

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are invariably the choice of the discriminating smoker; the man who considers his company as well as himself. Their mellow flavor and fragrant aroma is due to the fact that every bale of tobacco used has to come up to the Tuckett standard before it is O.K.'d by the Tuckett buyers. Fifty years of experience has taught us what that standard should be.

Tuckett's Club Virginia Cigarettes, 15c for 10.
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A Standard Route Across the Continent.

ON Monday, October 10, A. L. Westguard, representing the Touring Club of America, of which he is president, started on a trip across the continent accompanied by his wife, the purpose being to lay out a desirable route. Heretofore more than one route has been followed, each differing as to details, mainly west of the Mississippi. Besides collecting data useful in deciding upon the best route, it is hoped that from Mr. Westguard's trip will come a stronger sentiment for the maintenance of a continuous automobile road from the Atlantic to the Pacific. Already a semi-official character has been given to the trip by the appointment of Mr. Westguard as a special officer of the Department of Public Roads. Mr. Westguard has had wide experience in laying out routes and collecting information as to good and bad roads. Director Page of the public roads offices of the Federal Government was present when Mr. Westguard left New York, the word to start being given by Horace White, now Governor of the State. Mr. Westguard has been asked by Director Page to take photographs of good and bad roads on his route, collect data as to various types of roads, and their methods of construction, as well as notes concerning bad turns, steep hills, the condition of bridges, etc.

From New York Mr. Westguard proceeded up the west bank of the Hudson to Kingston, and thence along the foothills of the Catskills to Delhi in the Delaware Valley, whence he proceeded over hills to the Susquehanna at Unadilla, going thence to Binghamton, Watkins, Rochester, and Buffalo. From Buffalo he was to proceed to Chicago by way of Cleveland and from Chicago to Kansas City by way of Davenport and Omaha. The remainder of the route follows the old Santa Fe trail, which is the only feasible route during the latter part of the year. It was his intention to make the trip in a leisurely manner, in order to have time for the collection of data. It is expected that he will be at least sixty days on the road. A writer in the New York Evening Post says of the purpose of the trip:

"The time for making the present trip has been selected so as to appeal to the great army of enthusiastic motorists who spend part of the winter on the California coast. With a route carefully mapped out with the latest information concerning hotel and other accommodations, combined with the assurance of an equable climate during the autumn months all the way to Los Angeles, what better method of travelling to the delightful resorts of the Pacific coast could be presented than a pleasure trip across the continent in a good car, offering exceptional facilities for seeing many of the wonderful and interesting parts of the country? It is confidently believed that the time is coming when hundreds of motorists will prefer an automobile trip to California to any other way, and anticipating this fact, the club has planned the present trip so that exact information of every mile on the 4,000-mile journey may be ready the instant it is wanted.

"The trip will also, it is believed, result in creating a greater recognition for better roads in the distant parts of the country. The good roads movement has already permeated the South and many sections of the Southwest and Northwest, but with the knowledge that a representative of the Government's Office of Public Roads is making notes by the way for a report to the Department of Agriculture, a wider influence can hardly fail to be exerted for improved highways.

"Letters will be carried by Mr. Westguard from Governor White to the Governors of all the States through which he will pass. He will make a special point of visiting the automobile clubs along the route, and delegates will be appointed who will be the accredited representatives in their localities for the club, and under their auspices plans will be perfected whereby the most important places on the highway may be properly marked. Additional information will also be sent to the New York offices of the Touring Club by the delegates of all road changes and improvements.

"To travel by motor across the American continent from the Atlantic to the Pacific no longer is an impossible task. Within the last seven years more than thirty different cars have carried passengers from coast to coast, and one of them, with the drivers relaying at the wheel and travelling night and day, established a transcontinental record of little more than ten days."

Pastor (from the pulpit)—"The collection which we took up to-day is for the savages of Africa. The trousers buttons which some of the brethren have dropped into the plate are consequently useless."



In
Buying
Your Automobile
Don't Make the Mistake

of sending your money out of Canada when you can get better value for less money here at home. A third of the money you must spend for a car made out of the country goes to the Customs. True—you may get a good car (if you select carefully), but you cannot get a higher-grade, more up-to-date, more desirable car in any way, than the Russell, no matter what you pay for it. The quality of the Russell and its value may astonish you when it comes home to you for the first time, but remember that among all high-grade makers in America and Europe the Russell's position as one of the leading cars of the world is as commonly known and acknowledged as any fact connected with the automobile business. Every buyer of an automobile owes it to himself to first satisfy himself as to whether he can afford to pay more and get nothing for it.

Russell "30" \$2,350 Specially Equipped

This car has the same high-grade steel, the same world-famous bearings, the same extreme care in the machining and fitting of parts as the greatest cars in the United States and Europe. But with these is special designing for the work ahead of it which cars cannot have when made without special knowledge of the hardships of Canadian roads.

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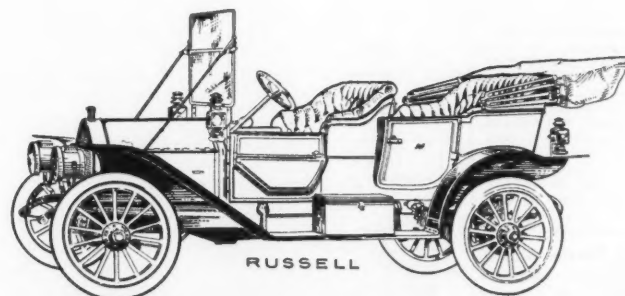
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The Spider's Trap.

ON one occasion the Field Museum in Chicago became infested with a large number of obnoxious spiders. They festooned the ceiling and great columns of the buildings with yards and yards of their shuttle-work. Scrubwomen and janitors tried in vain to rid the building of the pests and their work. Finally a small bird known as the brown creeper discovered the state of things and decided to take up his abode inside and assist the authorities in ridding the building of the pests.

For several days the bird flitted about very much as he pleased, wagging up and down column after col-

umn and probing his bill into every crevice, and he actually carried on a very effective work.

One morning, however, as an official of the museum was passing, an attendant remarked to him that it looked very much as if the bird was done for and a subject for the museum's collection. Glancing in the direction indicated by the attendant, the official saw that the bird lay panting on its side at the bottom of one of the columns.

"See if you can catch me a fly," said the scientist to the attendant, as he took the bird into his hands. The fly being soon forthcoming, it was held on the point of a pin to the bird's

beak, and to the surprise of both men the creeper bit at it voraciously. That didn't look as though the little fellow was about to die. The scientist was much perplexed. "I wonder what the matter with him," he said.

Then, turning the bird over in his hand, he found it had been entrapped in a large spider's web, which had bound the wing and tail together in such a manner as to preclude flying. It looked as if some wise old spider had resented the bird's work of extermination and had purposely ensnared him in a trap.

The queer bandage was removed, and the bird darted out of the building and was soon lost to sight.

1. THE THEORY OF VALUE

Wealth and Value as Economic Terms—The Market—The Laws of Demand and Supply—The Law of Natural Value—Does Value Tend to Equal the Cost of Production?—Analysis of Cost in Modern Manufacture.

By PROF. STEPHEN LEACOCK.

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POLITICAL economy may be defined as the science which deals with mankind in the pursuit of wealth. We must not therefore look upon political economy as the science of wealth alone. It deals not merely with inanimate things, but with humanity in relation to them. It is not concerned merely with the production of goods in greater or less quantities, but also with the effect of the production of goods upon the happiness of mankind.

Wealth, nevertheless, forms the central consideration of political economy. Let us inquire what wealth means. In its original meaning the word is equivalent to well-being. The established Church of England, for instance, prays that the King may be spared "in health and wealth long to live," while St. Paul recommends to us in his Corinthian epistle that every man should seek another man's wealth, rather than his own. This recommendation would hardly apply in the economic sense.

Wealth in political economy includes all material objects of human desire not to be had for nothing. Observe that it refers only to material things; immaterial things, however, desirable, such as honesty, love, etc., are not wealth. Notice also that the things called wealth must be objects of human desire. If nobody wants a thing it is not wealth, however rare or quaint it may be, or whatever the labor applied in making or finding it. The ability to satisfy a desire must be present before anything is called wealth. This capacity in the object is spoken of as Utility. The desire in question may be a good one or a bad one. Such things as opium, rum, and tobacco are possessed of utility, and are wealth to the political economist, whatever the moralist may think of them. We must also avoid confounding wealth with riches, or wealth in its everyday sense. A beggar whose sole possession beyond his clothes is a nickel piece, is to that extent a man of wealth.

A convenient starting point for our discussion is found in the cost-of-production theory of value. This is the theory laid down by the so-called classical school of English political economists, Adam Smith, Ricardo, John Stuart Mill. At the time when they wrote (1776-1850) the theory met with very general acceptance, and undoubtedly applied in large measure to the economic circumstances of their day. As applied to modern conditions of production we shall find that it is incomplete and inadequate, but it none the less offers us an excellent basis upon which to build. It will be seen later that this theory has a very important bearing upon the doctrine of free trade and upon the general view of the functions of Government entertained by the English economists.

We begin by assuming that goods are sold under free competition. This is, of course, not strictly true. Price-making is, of course, very much affected by custom, by considerations of sentiment and even by legislation. Free competition, therefore, in the pure sense is only an abstraction.

Under free competition goods are sold in what is economically called a market. At a given time and place there are a certain number of people with a certain kind of article to sell (potatoes, sugar, hymn books), and there are a certain number of people wanting to buy. This conjunction of buyers and sellers is called a market. It need not imply an actual assemblage of people. Communication by telegraph or telephone as in the case of the sale of wholesale grain or sugar supplies an equivalent.

Now buyers in a market will represent a graded series of eagerness. Some of them rather than forego the purchase of an article which they desire will pay a very large sum of money. Some wealthy persons, for instance, would pay, if they had to, \$1 for a pound of sugar, while other buyers are willing to offer only a small price. The eagerness of the buyer depends upon the UTILITY of the article to them. On the other hand, the sellers represent a graded series of willingness to sell, the graduation running in the opposite direction. Some of them anxious to dispose of their stock will sell for very little, others can only be induced to sell for a considerable price. The price then in the market will depend upon the relation which is thus set up between the DEMAND AND SUPPLY. We must notice here that not all of the buyers have to pay the last cent that they would give; nor do all of the sellers have to accept the very lowest price that they would take. The price will be adjusted at a certain marginal point, which will be low enough to call forth sufficient buyers to purchase all the stock and high enough to make all of the sellers part with their holdings.

This leads us to the LAW OF NATURAL OR NORMAL VALUE.

According to this law the value of everything must tend through the operation of market value to equal the cost of its production. The cost of production means the

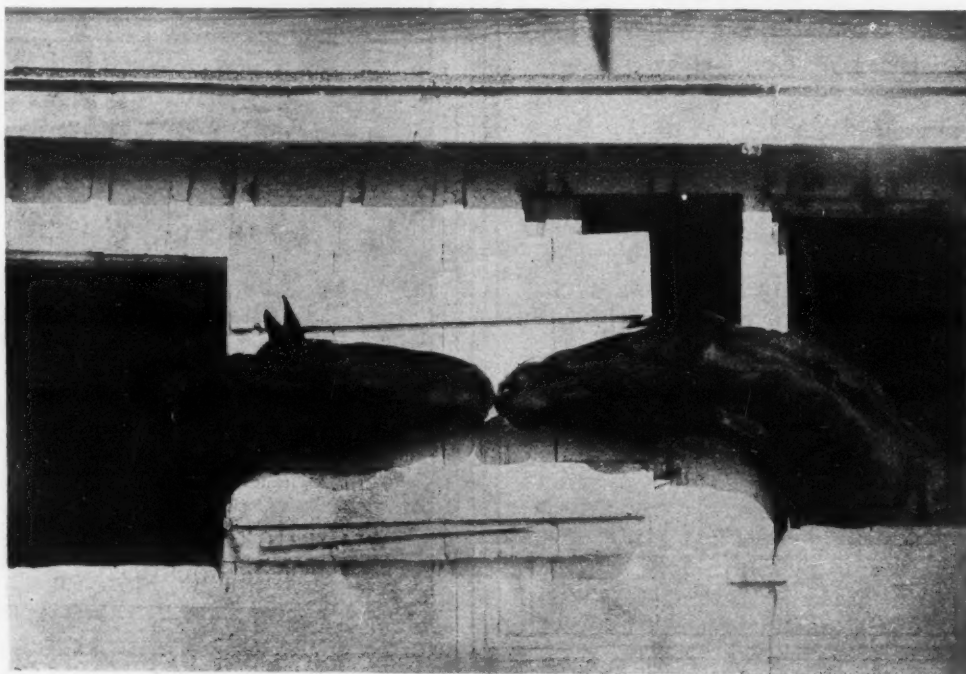
efforts and sacrifices which are necessary to make and bring to market the thing in question. Efforts and sacrifices, however, are difficult things to submit to a comparative measurement. The same thing when performed by different people may represent a vastly different quantity of effort. On what basis are we to compare, for example, the effort put forth by the expert brainworker and the effort involved in unskilled manual labor. If, therefore, we try to compare the cost of things in mere quantity and quality of labor we shall find ourselves without a common denominator with which to reckon the various kinds of labor involved. In order, therefore, to reduce the cost of a practical estimate we must express it not in terms of labor and effort (which is incapable of quantitative measurement), but in terms of the expense, or the money cost, of securing the necessary labor and sacrifice. Part of this expense will represent the wages that are paid to laborers and the salaries that are paid to employees of various grades; another part of the expense will be accounted for in the price of the materials used, while a third form of expense is incurred in the payment

to contribute to the supply on a profitable basis. A shortening of the supply will set in. As soon as this happens, however, the price will necessarily rise again, because some of the buyers will now begin to drop out, and as a result the price will move upwards again till it reaches a profitable basis—the amount represented by the expenses of production.

There is thus set up an automatic, self-regulating process. The very rise of the price tends to make it fall, and the fall itself tends to make the price rise. The forces at work will be constantly trying to bring the price to an equilibrium at the point represented by the expense of production. Around this point the price will oscillate in the same way as the waves oscillate about the level of the sea.

Before we discuss the relation of this theory to actual price making we must take note of one or two modifications. It goes without saying that in the case of many articles it is the cost of reproduction rather than the cost of production which governs value. If, owing to the progress of invention, an article, for instance, a pair of scissors, may be made at less cost than formerly, the prices of all existing scissors of this class will necessarily accord no longer with their own original cost of production but with the new cost under the altered circumstances of manufacture.

Another point to be noticed is that in the case of various things we have what is technically called a composite demand and supply. Some commodities, such as mutton and wool, are of necessity produced in conjunction with one another. The value of each one will therefore, be intimately affected by the value of the other. The market price of wool will depend at any moment



A CHASTE EQUINE SALUTE.
The stallions Russell A. and Judge Nolan nuzzling each other. A snapshot at the Woodbine stables.

of interest on the capital which is invested; in addition to these there will be the expenditure on rent of premises and various minor items. If we put all these together we shall get a total which we might speak of as the expenses of production, and which will give us a practical and workable form in which to measure the cost.

On this basis the proof of the theory of natural value will run as follows. Let it be supposed, for the sake of argument, that the market value of a certain thing at a certain time and place has risen above the expenses of production. In this case the production for those engaged in it will have become suddenly very profitable. They will therefore be induced to exert their productive power to its fullest extent; factories will be run to their full capacity; all available laborers will be employed and probably new producers will be attracted into this particular branch of production, owing to the inducement of the high profits obtainable. But this will inevitably mean a greatly increased supply of the commodity, and in order that this whole augmented supply may be sold, the price will have to be lowered from the present margin of buyers to a wider group representing a lower grade of eagerness to buy. As long as the supply keeps being increased the prices must undergo a progressive descent. Sooner or later, however, it will fall below the expenses of production. As soon as this happens the encouragement which had been increasing the supply will be checked. The producers, or at any rate some of them, instead of making an exceptional profit will now begin to incur a loss. Those who are least skilled and whose production is carried on less economically than that of their fellows, will find themselves no longer able

simply and only on the demand and supply of that commodity, but there may be an increase or decrease in the supply occasioned not by the circumstances of the sale of that commodity itself, but by some change in the demand or supply of mutton.

Now let us see how far this theory of value is in accordance with the facts of actual price making. If we try to lay down the law that everything is sold more or less at the cost of its making (including, of course, a normal quantity of manufacturer's profit) we soon see that there is great difficulty, under modern conditions, in ascertaining just what the cost of the manufactured article is. What, for instance, is the cost of a sewing machine? Does it mean merely the expense incurred on this particular machine in labor and material, or does it include also all the indirect expenses, the building of premises, the maintenance of an office staff, which are incurred in connection with the general cost of machines turned out. If this last total is to be designated as the cost of the commodity, is it not true that in modern business a great many articles of manufacture are constantly and regularly sold below their total cost.

We begin to see then that our first analysis of the cost or expense of production contained the false assumption that all the factors of cost are uniform over the whole stock. This is quite untrue, and we must distinguish between what may be called the individual and total cost. There are some expenses, such as those of actual material which adhere to every single article. There are others, such as interest on capital, office expenses, advertising, etc., which are expenses and production, inasmuch as somehow or other they must be defrayed in order to cover the cost of production of the whole stock. But these expenses do not necessarily adhere to a single article.

Modern industrial development accentuates this difference between individual and total cost. Let us compare in this respect the following economic operations: (1) Primitive basket-making; (2) the making of tables by a village joiner; (3) the operations of a small planing factory; (4) the manufacture of sewing machines by a large industrial concern. In the first case individual cost and total cost are one and the same thing. The basket maker who is making ten baskets a week from rushes, which he gathers by hand, is not able to do an eleventh basket at any less expense. But the village joiner, having already purchased his premises and tools, and having a sale of two or three tables a week at \$2.00 each may, perhaps, with profit sell an extra table (for which no higher price is obtainable) at \$1.50, although such a price, if applied to all the tables, would not cover the whole expense of production. The application of this to the higher degrees of manufacture becomes quite plain. A sewing machine company may, for example, obtain a regular price of \$40.00 for each of their goods, and may sell a certain number of machines in a special market at \$30.00. It would be quite incorrect to say that either of these prices is above or below cost unless we understand clearly what is meant by the latter expression.

This distinction between total cost and individual cost should be carefully noted as we shall find it to have an extremely important bearing upon what are commonly called "slaughter prices" and on the prices of exported goods. It will be found also to reach its extreme application in connection with monopoly prices, and particularly in the adjustment of railroad rates, which we shall have occasion to consider in a subsequent article.

Prof. Leacock's next article will be "Law of Monopoly Price."

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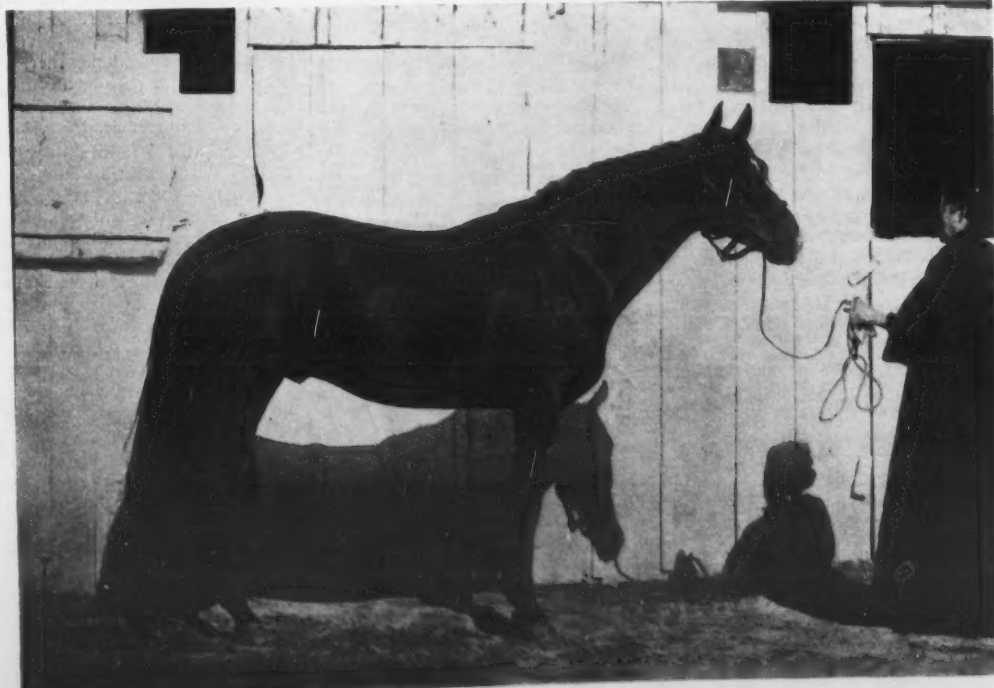
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To the Memory of Hawthorne.

He stood apart; but as a mountain stands—
Supreme in calm repose above the plain,
Wearing no pride of aspect, no disdain,
Though clothed with power to steep the sunny lands
In mystic shadow. At the mood's demands
He, too, could cloud his soul, and so remain
Withdrawn, nor sight of it could any gain
More than of foot-prints sunk in surf-washed sands.

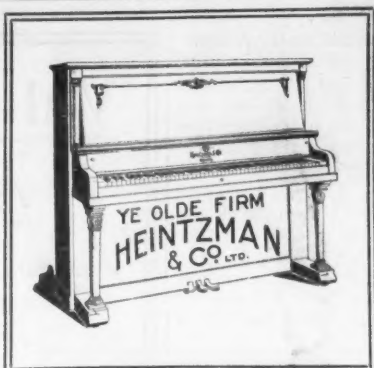
Yet hidden within that rare, sequestered height
Of isolation, what a new-found world
Of splendor lay! What pathless realms untrod!
What rush of passion's cataracts! What delight
Of earth-sweet flowers! What zephyrs phantom-whirled!
And over all, the fair, pure sky of God!

Margaret F. Preston.



A WOMAN WHO GROOMS HER OWN HORSES.

Mrs. Peaks, owner of the stallions Russell A. and Judge Nolan, is seen leading the former animal. She takes personal care of both horses, which are stabled at the Woodbine race track.



You Can Distinguish a Piano Made by Ye Olde Firme of Heintzman & Co., Limited, by Its Pure, Vibrant Singing Tone

The reasons for this are well-known to those who are familiar with the structure of the instrument and with the strict methods of the Heintzman & Co. factory.

The Materials

Every piece of metal with the slightest flaw, every piece of wood imperfect in its grain or not thoroughly seasoned is rejected—it is not tried out to see if it will do—it is not even given the benefit of a doubt.

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Each workman, too, brings to his task skill of the highest order—and that skill is still further developed and kept to the highest possible standard by the rigid discipline for which the Heintzman & Co. Factory is well known.

Its durability and the continual increase in the beauty of its tone as it ages have caused all world-great artists on their visit to Canada to use this piano exclusively.

—The Piano of Melba

—The Piano of Nordica

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Piano Salon Ye Olde Firme Heintzman & Co., Limited
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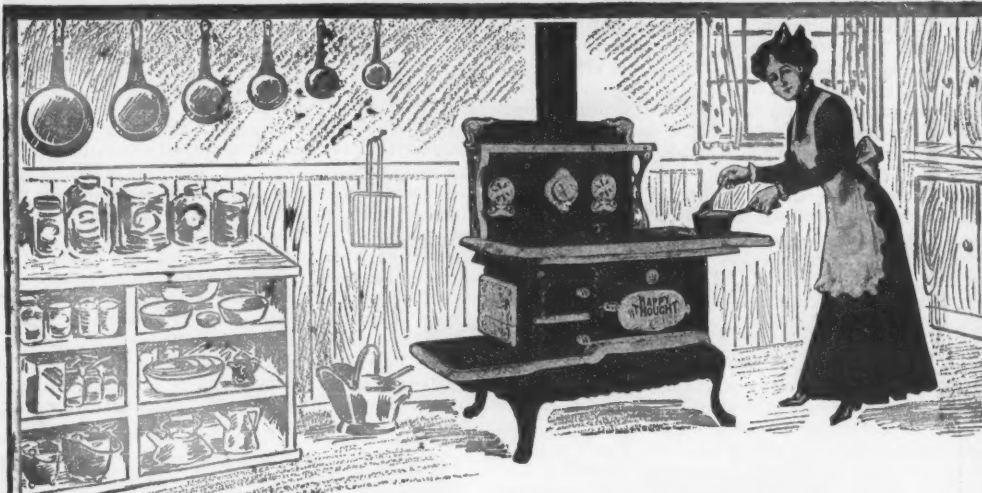
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Without question the biggest Cigar Value in Canada to-day. **3 for 25c.** Twenty-five in a Box, \$1.75 Fifty in a Box, \$3.50

A. CLUBB & SONS

3 STORES

5 KING WEST
262 YONGE STREET
445 YONGE STREET



The “Happy Thought” is a General Purpose Range. Some of its exclusive features.

A range of this kind is what a woman wants in her kitchen—not a range that will fall down on some things and excel in others. You, madam, who want to be known as a good cook, cannot afford to take chances on a range that won't perform all its functions equally well. You want a range that is reliable, not with some things, but with everything—whether it's a batch of cookies, a Sunday roast, steamed salmon trout, or fried bacon and griddle cakes.

WHAT MODERN INVENTION HAS DONE FOR THE HAPPY THOUGHT.

Because equal attention has been paid to all the various parts of the Happy Thought Range, it meets in every respect the demand for the utmost in cooking efficiency. Several new patented features make it

thoroughly dependable for every kind of general service.

THE PATENTED DAMPER CONTROLS FIRE.

A new feature of the Happy Thought is the patented damper—an ingenious device—which, by a simple turn, will bring the fire under all the cooking holes on top. Immaterial whether your range be running with direct draft or with heat turned around oven, each top cooking hole is ready for heavy service.

THE PYRAMIDAL OVEN PLATES

is only one of the exclusive features which have made the Happy Thought invaluable to thousands of homes in Canada. By its aid the housewife is assured of great and even baking heat in the oven with small fuel consumption.

Other exclusive features of Happy Thought Ranges are told in an interesting little book, which will be sent free for the asking.

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HAVE THESE THINGS EXPLAINED TO YOU.

Call on your nearest dealer and have him explain the different advantages of the Happy Thought. He will be glad to do it and you will obtain a lot of valuable knowledge about ranges.

Burglars' Club

(Continued from page 10).

his entry into the robbers' cave in Macedonia. The chief brigand was not at all unlike Mr. Fletcher in his dressing-gown. The strong bearing and quick, incisive words were the same.

“What had he got?” asked the maker of hose.

“Nothing, sir!” said one of the men. “He must have thrown it away when he was running. They're looking for it.”

A figure in a loose peignoir, with a delicious confusion of hair, stole down the steps, touched Mr. Fletcher on the sleeve, and then whispered something to him in a low voice.

“Eh?” he said in surprise. “Well, it doesn't alter things. He's attempted robbery, and he must be made an example of.”

Then again the white peignoir spoke to him, but he only shook his head. He turned to the prisoner again. “What's your name?” he asked.

“Gray.”

“Well, Gray,” he continued, “my daughter tells me you are the man who rescued her from a tramp the other day. If you'd have come to me for a reward I'd have done something handsome for you; but since you have chosen this method of trying to fill your pockets, you must take the consequences. I'm sorry for you, but I represent the law in this district, and no personal considerations must interfere with its administration. I shall hand you over to the police in the morning. In the meantime, Wilkins, and Hobson, you take him into the smoke-room and watch over him over night. I think you can manage him. Light a fire there, and get all your clothes on. Now we'll go back to bed,” he concluded, addressing the assembled household.

A fire was lit in the smoke room, and Starleigh was given a chair by it. Wilkins completed his toilette in the room, and then sat opposite to him, nursing a hunting crop; and when Hobson had finished his dressing he sat down by a table near the prisoner.

For a long time silence reigned in the room. Hobson finally produced some literature from his pocket, and commenced to read it, glancing at his charge over the top of each fresh page.

“What a rotten ending!” thought Starleigh. “Caught by a hoser! The

first member of the Burglars' to be nabbed! I suppose it means six months. Well, our luck was bound to turn some time. I might have known I should break it.

Deucedly well she looked!—the last reflection appearing to have no connection whatever with the context.

Then he contemplated his guards. They were both big men, and physical contest was out of the question. Perhaps they were open to argument.

“Mr. Wilkins,” he said, “I wonder if you and Mr. Hobson could possibly fall asleep for a few minutes? I'd make it worth your while.”

“What?” inquired Wilkins, in apparent astonishment.

“If fifty pounds apiece would be of any use to you, they are yours,” Starleigh explained.

Mr. Wilkins raised his eyebrows. “You are probably aware that in offering me a bribe you are rendering yourself liable to prosecution under the Secret Commissions Act?” he said drily.

“I didn't know it,” answered the prisoner.

“Well, you can take it from me that you are. I think you've got quite enough on your hands now, without adding to the list. I'm not likely to fall asleep for any consideration whatsoever—so there!”

Saying which the majestic Wilkins snuffed the air, shrugged his shoulders, and turned away his head in disdain.

There was once more a period of silence in the room. Then Starleigh decided to try Hobson. It was probably a forlorn hope, but he could not afford to leave any stone unturned.

The footman was reading a periodical called *Eureka*, a monthly guide to success in life on rules laid down by the Stoic philosophers of the ancient world, and brought up to date by an American gentleman.

“Mr. Hobson,” he said—and the student looked up—“if you and Mr. Wilkins could possibly arrange to snooze for five minutes, I would give you one hundred pounds apiece.”

Mr. Hobson evinced no surprise. So far as I am concerned,” he said frigidly, “I refuse your offer. One hundred pounds would not end the matter. If it did, I'm not above saying I'd snooze. But it wouldn't. The consequences would be unending. Only a fool is anything but honest to-day.”

“There are always exceptions,” urged Starleigh.

“I don't recognize exceptions,” returned Hobson loftily. “Life goes by stern rule. I work by rule. I've

raised myself to where I am by rule, and there's no limit to where I may get if I continue to work by rule. I shall be a county councillor some day. I'm not going to wreck my career by any exception such as you propose, so if you'll excuse me I'll go on with this.” He adjusted the periodical in front of him and resumed his reading.

Starleigh fell back in his chair with an inward groan. There was evidently nothing to be done with these high-thinking retainers.

Some half-hour later the door opened, and Miss Fletcher entered. The others stood up.

“Wilkins and Hobson,” she said, “I wish to speak to the prisoner alone. Will you both go out into the hall for a few minutes?”

“He's dangerous, miss,” said Wilkins.

“I think not, said Miss Fletcher. “I shall ring the bell if I need you.”

“Well, Mr. Gray,” she said, when they were alone. “This is a go, isn't it?”

“It is,” admitted Starleigh.

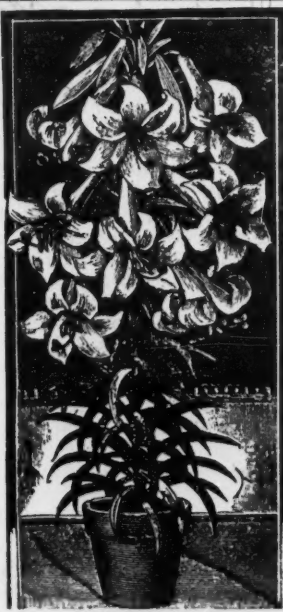
“I've told dad what you did for me and that you wouldn't accept an invitation to dine with us, when you might have robbed and murdered mother and me. Dad said it showed great consideration and self-denial on your part, and he won't forget it, but he won't let you go. He says the law must be vindicated.

“When you are released, Dad will see that someone meets you outside the prison—someone from the Prisoners' Aid Society or the Salvation Army—to look after you. He says there's a big opening in Canada for strapping young fellows like you, so he'll see you over there and give you a little capital for a new start in life. Father is a magistrate, and won't budge; but it will all come right in the end. I'm so sorry, though, you'll have to go to prison!”

“Thank you,” said Starleigh. “So am I. I don't want to go either there or to Canada.”

“I thought not,” she sighed.

“Then there's nothing to be done but to release you. If Dad won't let you go, I will.”



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“You really mean it!” exclaimed Starleigh.

“Of course I do. Do you think I am ungrateful? Dad isn't either, not really; but he acts on principle in everything he does. Everyone acts on principle in this house, except mother and me. Why, we were so unprincipled as to ask you for dinner without a reference.

“Look here, Mr. Gray,” she continued. “I can't believe you're a criminal. It's really too absurd. I suppose you are one, though. I'm awfully sorry. If you're in want, mother and I will help you. We mean it.”

“It's very good of you, murmured Starleigh.

“Write to mother. Your letter will be quite safe. But we mustn't stay talking, or Wilkins will grow suspicious. Come.”

She opened the door at the other side of the room, and closed it behind them. They quickly traversed a passage. There was a door at the other end. “When I open this, cross the terrace and go down the steps,” she said. “You'll find a boat at the bottom. Creep along the coast, and land as far away as possible. I'll try to stop pursuit. Good-bye.”

She opened the door. As Starleigh stepped out, a figure advanced on him.

“It's Hobson!” cried Miss Fletcher. “Bowl him over, and run for it.”

Starleigh need no prompting. Hobson alone lay between him and freedom. He drew back his arm and lunged. Hobson was no boxer, and his guard was feeble. The blow hit him neatly between the eyes, and he saw more constellations that it falls to the lot of an average astronomer to see in a life time. Then he fell back into the bushes inert. Starleigh bounded down the steps, and the door shut to.

Miss Fletcher went back into the ante-room and opened the door into the hall. “Wilkins,” she said, “I told Hobson to wait here with you. He's got into trouble as the result of his disobedience. Mr. Gray has knocked him into the bushes by the fountain. You'd better bring him in.”

Upstairs she tapped at her father's door and called out, “I've set Mr. Gray free!” Then, not without considerable astonishment at her own audacity, she went to her room.

The silver pieces and gold doubloons were duly presented at the meeting of the Burglars' Club, and Starleigh was confirmed in his membership.

Miss Fletcher was kept a close prisoner to her room, and her father was at a loss how to visit his indignation further upon her, when the return of the purloined coins gave him an excuse for abrogating the punishment altogether.

Hobson—the faithful, watchful Hobson—went about his duties with a swollen face for some days. The influence of the *Eureka* philosophers was not great enough to prevent a certain amount of dissatisfaction from creeping into his attitude towards life, but the arrival of a fine edition of the works of John Ruskin, “with Mr. Gray's regrets and best wishes,” mollified him considerably.

The said works would doubtless be an aid to him in his triumphant progress to the county council.

Starleigh had left his painting behind at the inn; but he evolved a speaking little picture of the red-tiled roofs, and sent it to Miss Fletcher. These successive parcel arrivals afforded not a little astonishment at Baron's Castle. The astonishment will be greater when on day Starleigh surrenders himself at the Castle, pleads guilty to the magistrate, and begs his daughter to sentence him to happy servitude for the rest of his natural life.

FINANCIAL SATURDAY

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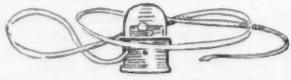


"CRAIGELLACHIE," fervently ejaculated Donald A. Smith, as his descending hammer caught the silver spike fair on the head, and marked the official completion of the first transcontinental railway across the Dominion of Canada. Surrounding him were those who have since become famous, and some who have passed away, and Donald A. Smith himself has in a sense passed away into the person of Lord Strathcona. The date of the final blow was November 7, 1885, and the occasion was the completion of the Canadian Pacific Railway from coast to coast. It certainly was an occasion long to be remembered, and the officials of the C.P.R. were hardly likely to forget it on its silver anniversary.

"Craigellachie," said Donald Smith, and since that time Craigellachie has that place been called. Craigellachie is not Polish, nor is it a new breakfast food, as has been suggested by a facetious railway man. It is Gaelic, and it means "hold fast" or "stand fast," or something of similar import. The C.P.R. has certainly held fast. It was only 25 years old last Monday, and already it has a revenue which rivals that of the Dominion Government and which, for all we know, may shortly exceed it. The last statement of the company shows earnings and expenses for the year which ended June 30, 1910, as follows:

EARNINGS.	
From passengers	\$24,812,020.86
From freight	60,158,887.05
From mails	791,745.45
From sleeping cars, express, elevators and miscellaneous	9,226,836.99
Total	\$94,989,490.35
WORKING EXPENSES.	
Transportation expenses	\$27,426,237.61
Maintenance of way and structures	13,653,938.04
Maintenance of equipment	12,567,493.88
Traffic expenses	2,436,651.26
Parlor and sleeping car expenses	600,796.11
Expenses of lake and river steamers	858,534.34
General expenses	2,548,729.89
Commercial telegraph	1,057,783.35
Total	\$61,149,534.46

Lord Strathcona, as Canada's High Commissioner at London, is now an imperial factor. He is the grand old man of Canada. He moves with statesmen and has his seat with the mighty. It is a far call from his earlier life at the posts of the Hudson Bay Co., and from his later efforts to accomplish, through hundreds of miles of wilderness, the building of a railway. Confident as he may have been of the success of the undertaking of which George Stephen and he were the prime movers, he could hardly in his wildest flights of imagination have dreamed of a more complete success than that which is indicated in the earnings shown above of a railway in the 25th year after its completion through prairies where roamed the buffalo and over mountain passes almost unknown to man. And, great as this success has been, it is but small as compared with what is to be. The C.P.R. is but of yesterday. Men who are young in spirit, if not actually in years, remember when there was no C.P.R. Canada had then a population, it may be, of 5,000,000. To-day that population has not yet doubled. When "Tay Pay" was in Canada the other day, he predicted a population of 100,000,000 within a short period. The wheat crop of the West has as yet seldom exceeded 100,000,000 bushels. It is not too much to expect that in five years' time it will have doubled that amount. Yet, here is the C.P.R. with earnings already of \$100,000,000, and the population has barely doubled since it was built, and the wheat crop has just begun to grow.

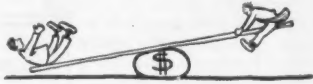


STANDING in the group with Lord Strathcona when the last spike was driven was Sir John Abbott, who has since passed away. C. Drinkwater, who was secretary of the company, died only a few years ago. Save for these, it is surprising how kindly time has dealt with those who were associated in the early days of the company. Sir George Stephen, now Lord Mount Stephen, was then president. He is still hale and hearty. Sir William Van Horne, who appears in the picture, was then vice-president and general manager. Later he became president, and only within the past few years completely abandoned office. He is still on the directorate. T. G. Shaughnessy, now Sir Thomas, then assistant general manager of the road, is now president. Mr. Marpole, who was present on the occasion spoken of, is still with the company in its Pacific Coast service. Sir Sanford Fleming, another who was present, although very feeble and as white as Lord Strathcona himself, is still alive.

The increase in the mileage of the road is also of much interest. When the last spike was driven, the company operated 4,337 miles of road. To-day it operates or controls 15,225 miles, and has its tentacles out in all directions, extending even afar into the United States. The company carried less than 3,000,000 passengers in 1885; last year it carried more than 11,000,000. As against less than 5,000,000 tons of freight, it last year handled in excess of 20,000,000 tons. As against 336 locomotives, 289 passenger cars, 31 sleeping and dining cars, and 7,838 freight cars, it has 1,334 locomotives, 1,515 passenger cars, 31 sleeping cars, 294 dining cars, and 48,850 freight cars. Meantime, the light rails have given way to heavy rails, and the single track, throughout considerable stretches of the road, has been doubled; but enough has been said to show the growth of the road in the past.

The C.P.R. was a great undertaking, and no one envies it its success. Instead of one transcontinental railway, Canada will soon have three. It would not be altogether unnatural for the C.P.R. to be opposed to the advance of new roads which may to some extent threaten its prestige. While joining with the C.P.R. officials in their well merited elation over their progress, Canadians can take no other attitude than that of satisfaction over the fact that other transcontinental railways are being built. There is enough to go around. It is doubtful if ever, in any progressive country, there has been one railway too many. The builders of the Canadian Pacific remember when it was said that the road would not make enough money to pay for its axle grease, and they know how false was the prediction. It has occasionally been said since that there was not enough business in the West for more than one road. That was an error which might have been avoided. Last year the C.P.R. had more

opposition than even before, and it had larger earnings than ever before. The advent of new roads seems to bring with it added prosperity for all. The C.P.R. has been the great pioneer, and Canada sends greetings on its twenty-fifth anniversary.



ONE of the most important events in financial circles, in Montreal, in many years was the complete change in the board of directors of the Montreal Street Railway at fiftieth annual meeting of the company on the 2nd inst. It was rather a curious golden wedding present to hand out to the old board, but if they felt it at all there was very little evidence of resentment. Robert Meighen, it is true, read something in the nature of a protest or a homily in which was explained his attitude, and in which it was made clear that a fight of some nature would just about suit him. But the new crowd enjoyed it as much as the audience, and were in no way disturbed. Otherwise not an unharmonious word was spoken, and it re-

ed. That was all there was to it. The slate made a clean sweep of the old board, and put in E. A. Robert, J. W. McConnell, D. Lorne McGibbon, W. C. Findley, F. H. Wilson, J. M. Silson, and George C. Foster. The general feeling is that some of these will ere long retire to be replaced by others. It is believed also that the general manager, W. G. Ross, after a short absence, will resume control. As for the merger with the Canadian Power Co., none of the new crowd even mentioned it.

THE change in the board of the Street Railway is perhaps more significant than many may consider. It suggests the thought that possibly a new group of financiers may have arisen to do battle with the old and to create a broader situation in Montreal. Foreign men of affairs who have visited Canada have not been slow to criticize the manner in which finances have here been permitted to concentrate into the hands of a few principal men and institutions until it has become almost impossible to carry out any considerable undertaking without their help or permission. That the position needs broadening in the worst possible manner is very evident. It will not, eventually, mean less business to the institutions which

as they can be packed. It is thought that—failing a tax which would release some of the vacant land—rapid transit to the suburbs may contribute towards the correction of the evil, and many think that the new board may give the matter greater attention than the old. In any case, the new board means the progress of a group which has had to meet opposition all along the line and which should create broader interest and make it ever less and less possible for insular policies to dominate.



THE double liability call of 95 per cent. on the shareholders of the Ontario Bank will furnish something of a test of the effectiveness of the much vaunted security afforded by the double liability clause. I venture to predict that the result will not be very satisfactory to anyone concerned. The most sanguine could hardly inspire himself with a belief that it will be collected—in all cases. Unquestionably, a great many shareholders who are possessed of considerable wealth and who, it may be, are not large shareholders, will pay and say no more about it. Possibly, even, those who view the matter as a legitimate debt and whose consciences work in that particular way, will obligate themselves to pay it even though they have to carry out their obligation on the installment plan. But it is likely that a very considerable percentage will be prepared to turn the corner pretty short in order to avoid payment. Nor does one feel much like blaming them. When a man purchases bank stock he naturally thinks he is investing his money in something that is as near to being absolutely safe as anything can be. He has saved, say, \$2,000, and invests \$1,000 in Ontario Bank stock and goes home and sleeps soundly in the belief that he is safe. To have the investment wiped out, presently, is a serious blow; but to have the remaining \$1,000 follow, is cruelty. Particularly is this the case when one reflects that it will be absolutely impossible for many shareholders to pay the double liability even though they desired so to do. In addition to this, it will be absolutely impossible to collect it from many others who could afford to pay it if they wanted to. However, the result should soon be known so that predictions may be a little out of order. Unless the matter turns out otherwise than depicted, the double liability clause will be shown to be unfair to both shareholder and to creditor, for the reason that some shareholders will fail to meet it, and the others will have to stand good for them to the limit of the double liability, and where this is insufficient to protect the creditor, he can claim to have been misled by the fancied security of the clause.

Economist



Once more the house of Morgan demonstrated its power in the industrial world by taking over a large interest in the Atlas Portland Cement Company and electing a Morgan man president, says the Financial World, New York. New York financiers who have been made acquainted with the Morgan plans state that the latest move is in the direction of harmony in the cement trade to the end that stable prices of cement shall be established. The Morgan power is equal to this task, since the United States Steel Corporation owns the Universal Portland Cement Company, which next to the Atlas-Portland, is the largest producer of cement in the world. A cement trust was essayed two years ago without the co-operation of the Steel Trust and it has proven a failure. The Steel Trust's cement concern makes cement out of the slag waste from the steel mills and it has proven a formidable competitor of the Atlas-Portland. Prices have been cut to the point of demoralization and the concern with the smallest purse and credit, the Atlas-Portland, has had to surrender to the big Steel Trust. The combined interests will control one-third of the country's output and arrangements are now being made to bring the other large producers in line. In all probability, if prices of cement are not advanced, the market will be steadied and so soon as conditions warrant, consumers will be made to pay more for their supplies.

Thus we have one more illustration of the Morgan power for regulating industry. The steel trade has been brought under thorough domination, the so-called independents being such in name only. Railway dominance is being brought to the point of perfection and an unsuccessful effort has been made to corral the unruly copper mining industry. What industrial world conquest will be next attempted?

—\$—\$—

The annual report of the State Comptroller of California on the value of the property on which each county pays taxes has just been issued for the present year, and it shows that Los Angeles still retains its first place as the richest county in the State. In nearly every respect Los Angeles County this year has a lead over the northern county. The total value of real estate in Los Angeles is \$323,380,215; in San Francisco it is \$288,095,453. The improvements on real estate for the two counties are valued respectively at \$114,483,235 and \$145,167,790; personal property at \$72,317,720 and \$47,793,303. Los Angeles' grand total is more than half a billion—\$531,400,539. San Francisco's total valuation is \$515,420,089.

The Dominion Stock & Bond Company, of Vancouver, has submitted a proposal to finance the company that has the reclamation of a large area at Sumas Lake in hand.

Snow says: Dry weather, damage to fall sown wheat can hardly occur. A dry seed bed in the southwest is preferable to wet soil, because it checks too rank top.

In the article next week on "Ottawa Millionaires," Mr. Donald I. McLeod will deal in a frank and refreshing manner with the career of one of the most astute wholesale traders in the Dominion of Canada in the person of Sir Henry Newell Bate. Sir Henry will have none of your modern mahogany office furniture or "fancy fixings." He works in surroundings typical of the old-time counting-house, and indeed some people say that his office has the general appearance of a jail. The description of this Ottawa millionaire will be not the least interesting of this series.

OTTAWA MILLIONAIRES: SENATOR EDWARDS.

Partly because he has all through life worked hard and consistently and has refused to allow worry to impair his vital force or his judgment, Senator Edwards to-day owns three lumber mills and a selection of choice securities. A glimpse into his career is given in "Millionaire Men of Ottawa" on page 22 of this issue.

mindful one of an old-fashioned love feast in which the two rival sinners and champion bad men of the congregation took part.

This semi-centennial meeting received more advertising than any other meeting in the history of the company. Every person who was interested in finance made an effort to be present to see what would be the outcome. The fight for control had gone on for months, and it had been amply explained that the new crowd, if they won, would merge the Street Railway with their own special creation, the Canadian Light and Power Co. The directors of the railway made little effective effort to oppose the designs of the Canadian Power people other than to frame up a proposal for amalgamation which fell flat when it was explained to the public, and turned out rather to popularize the Canadian Power offer than otherwise. Of late, little had been heard of the Canadian Power proposals, however, and it was with no small curiosity that the results of the meeting were awaited. Many attended with their armor girded on in anticipation of a fight, while others decided there would be no fight, but were none the less curious to see what would happen.

Nothing very exciting took place, although it was evident that there was no end of excitement just under the surface. Interesting figures among the old directorate were K. W. Blackwell, vice president, who occupied the chair in the absence, through indisposition, of Senator Forget; W. G. Ross, general manager; Sir Montague Allan, and Robert Meighen. Facing them, and in the front seats of the audience, were the Canadian Power crowd. There was E. A. Robert, with his quiet, set face, and at the same table was Charles Cahan, K.C., who has made a specialty of corporation law, and Mr. H. A. Lovett, K.C. Just back of them conversed D. Lorne McGibbon and J. W. McConnell—McGibbon with his prominent features and fighting smile, and McConnell looking as innocent and disinterested as Buster Brown. Evidently they were enjoying various phases of the meeting. After Mr. Blackwell had disposed of the first orders of business and Robert Meighen had thrown out his challenge, the Hon. F. L. Beique began asking questions which the audience thought might be preliminary to an interesting discussion. But nothing happened.

Then stood up Lorne McGibbon and proposed his slate of directors for the ensuing year. It was a merciless clean-out. Everyone smiled, and so did McGibbon. In about half a minute the chairman declared the slate elect-

have heretofore dominated the situation. Canada has reached a place where, instead of one or two strong institutions, there should be a dozen. The rise of the Canadian Power Co. was fought by established interests on a most violent manner, and many financial institutions participated, it is believed, in the fight and opposed the aspirants at every turn. It was as though they had been brought up at a table where, if they failed to grab everything in sight and fight for it, starvation would be their lot. The viewpoint that there is enough to go round in Canada seems to have singularly failed to impress itself even on those who are the sponsors for the missionary endeavor to spread these glad tidings abroad. They don't seem to believe it themselves.

Montreal is a city of, say, half a million inhabitants. The Montreal Light Heat and Power Co., the Shawinigan Co., the Canadian Light and Power Co., and all the other lighting and power companies now in the field have even now none too much power to supply the want. A reduction in the price of electricity to a proper and reasonable figure would mean that the possible capacity of all the companies would, in the course of a very few years, hardly suffice to fill the demand. Montreal has recently been granted the boon of dollar gas. Toronto can hardly remember the day when it paid more than 80c. If the Canadian Light and Power Co. started manufacturing gas, also, there might be less work for the eye specialists of Montreal, but there would be joy among the citizens.

Montreal has, in all probability, been given one of the best street railway systems in America by the old board of directors. It is only fair to give them credit for running a good road and giving the public a long ride in splendid cars at a reasonable price. But there is a feeling that a change will do no harm. It may be that the new group will inject a little more energy and enterprise into the system. It is felt that something should be done for more rapid city transit—something perhaps in the way of subways or tunnels such as were being considered by the old board. It is also felt that the congestion among the dwellings of Montreal is unpardonable in a country which is so sparsely populated that hardly a soul is to be found between the city and Hudson Bay, and where there is so much vacant land that one ought to be able to get all he wants for next to nothing. Yet the whole city huddles together instead of spreading out. The last few years have seen a considerable change in this respect, but still the people live in layers, one over the other, as thickly

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Town of North Bay.
Town of Haliburton.
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Quarterly Dividend Notice

Notice is hereby given that a dividend at the rate of six per cent. per annum has been declared upon the paid-up capital stock of the Home Bank of Canada for the three months ending the 30th day of November, 1910, and the same will be payable at the Head Office or any branches of the Home Bank on and after Thursday, the First of December next.

The transfer books will be closed from the 15th to the 30th day of November, 1910, both days inclusive.

By order of the Board.

JAMES MASON,
General Manager.
Toronto, October 26th.

THE "ROYAL"

is this year dividing in cash more than \$4,000,000.00

among the Policyholders of the LIFE DEPARTMENT. The same rate of profit has been paid for the past 45 years.

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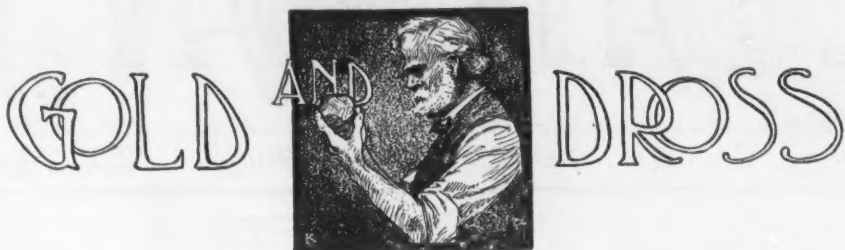
DECLARATION OF DIVIDEND

British Columbia Packers Association

Notice is hereby given that a dividend of 3 1/2 per cent. has been declared for the period, May the 20th, 1910, to November the 20th, 1910, payable on 21st November, instant, upon all the preference stock of the British Columbia Packers Association issued and outstanding the last mentioned date, and entitled to participate in such dividend, and that the books of the Company will be closed from the 15th of November until the 20th November instant.

EMILIUS JARVIS,
Vice-President.

Toronto, November 1st, 1910.



I have a large stock of printed stuff and facsimile letters—it's not a half bad idea to develop a suspicion of facsimile letters—that has come from the Ware-Progress Company of No. 210 Monroe Street, Chicago. This includes about half a dozen communications sent to H.W.C. at Cromarty, Ont., trying to educate the latter named gentleman as to how very valuable a thing the shares of the Ware-Progress Company is. After perusing the literature H.W.C. wants advice.

My advice is to leave the Ware-Progress Company alone and let it make all the money it is able to for those who are already shareholders. Edward E. Beals sends you a communication as Treasurer and Manager of the Progress Company, the concern that prints the magazines, and it appears that Mr. Beals is also Secretary of the Ware-Progress Company, although the name Edward E. Beals of the Ware-Progress Company is not the same handwriting as the Edward Beals of the Progress Company. The Ware-Progress Company seems to be running a plantation where they grow peaches, plums, tobacco and a lot of other things, in Georgia, and printing on the back of one of their yellow circulars announces that an initial dividend of ten per cent. has been paid for 1910; well, that isn't much for people that advertise they will pay one hundred per cent. But if the Ware-Progress Company is able, out of earnings, to pay ten per cent.—which is a lot of money, my friend, and if, as they announce on the yellow circular, growing crops appear to show a surplus of \$22,340 more, why, then, what I marvel at is, why they should go to the trouble of letting any outsider in on this good thing. The price asked for shares is the par value, ten dollars. As a matter of fact, if ten per cent. is being earned, they are worth more than ten dollars each, and the people behind the company would make more money by buying up their own shares at ten dollars each and pocketing the fat dividends. Why don't they do it?

Would you consider Chambers-Ferland shares at their present price a good investment? What do you think of the possibilities of the company? R. B.
We do not consider any mining stock a good investment.

Most of the old fake games appear to be in full swing. A Collingwood subscriber sends me in a letter to him from Spain, appealing for his help in the case of a count who has been thrown into prison and who offers a large wad of money for assistance. To give the thing the color of probability the fakir at the Spanish end encloses what appears to be a real clipping from a London newspaper giving the details of the arrest of the count.

Some one else encloses me a typewritten sheet from a New York gentleman who announces in secrecy that he is an expert maker of plates to print United States bank notes. He also sends with his letter a clipping from a Washington financial paper which tells that certain United States notes in circulation are so finely engraved that the only explanation Treasury officials can give for them is that the Government plates must have been stolen and used to produce these spurious notes. Mr. Fakir cites this as proof of how clever he is in the counterfeit game. Of course, even suppose the Government plates were stolen, he never saw them. If he lands anyone, and whoever answers his letter deserves to be "landed" good and hard, this fakir will simply hand him a wad of green paper and take whatever good money the other gives him.

Ottawa, Nov. 1, 1910.

Editor, Gold and Dross:

Will you please state in your page what the reputation is of Messrs. Warren, Gzowski & Co., brokers, Toronto, and what you think of their Crown Chartered Porcupine Mining Co. which the above firm is handling.

D. Evergreen.

I think if you were to call on the above firm they would tell you that they have a prospect in Porcupine. I don't know that the Crown Chartered property is entitled to any better term. The firm's reputation is all right.

Banker, Walkerville, Ont., asks what the prospects are of the Georgian Bay Mining Co. I have a communication from Mr. W. A. Phillips, president of the Georgian Bay Mining Company, written from the head office at Detroit. It would look to me as if the company is at present pretty well composed of prospects, and as such its just like any other similar proposition, more or less in a nebulous state so far as proof that any real value exists underground is concerned. I think Mr. Phillips' letter is a pretty good index to how things stand.

It is clear from what the President says that the property was not paid for before the stock was placed on the market, and that is not the soundest way of doing business. Mr. Phillips says the company is held by about 150 stockholders, Detroit business men being the principal ones. The property is equipped, he says, with a steam and compressed air plant. The miners are down fifty feet, and at that distance several hundred pounds of high grade ore were bagged and shipped to Detroit, the President tells me. Work, it is said, will be resumed after the process of paying for the property is concluded. If there is not enough money in hand now to complete purchase, I imagine the idea is to secure needed funds by selling more stock at 25 cents per share, par value being one dollar.

J. L., Toronto, sends me a communication from a dyed-in-the-wool fakir by the name of E. J. Woods, sent through the mails on a capital of two cents for a stamp. E. J. W. assumes to be the director of the Koskott laboratory at No. 1269 Broadway, New York. In his letter Woods guarantees that his Koskott mixture will grow hair.

He's absolutely sure of this. So sure is Woods that Koskott will be the trick that makes a count offer. If Koskott, after trial, does not grow hair, whoever has tried it will be entitled to receive free of charge an 18-karat gold ring in which a diamond is set. Or, if you don't like the ring, you may call for a gold watch, and all you send him is the small sum of \$1.12. There is nothing but the most elementary cunning behind this fake offer. Woods assumes that a lot of people will send him \$1.12 on the theory that his stuff must be all right to be backed by such an offer, and on the other hand he has schemed out that others will send the \$1.12 because they are morally sure before they begin that nothing can grow hair on their heads, and that they can win either the diamond ring or the watch hands down. It is safe to say that before the three months' trial is concluded, that Woods will have skipped to another city, taking his jewelry with him, if he has any.

R. I., Ottawa: When you ask concerning Canadian Control, Ltd., I presume you refer to the train control company. If that is the company you have in mind, I may say that it has not yet passed the experimental stage, and nothing definite can be reported yet as to whether the contrivance is of any real commercial value or not. If you have reference to any other proposition, send in more facts about it.

J. F. S. D.: Sell Bailey-Cobalt.

The British Columbia Mining & Engineering Record in the current issues scores the Kootenay Silver Lead Mines, D.G. Munro Fraser, who is the Silver Lead

Requests for information must in every case contain the name and address of the writer, not for publication.

apostle, and prints facts about the Nugget mine of British Columbia, and the tone of the article is "keep away." The Sheep Creek Summit gold property prospectus is also riddled in this magazine. The Record also publishes an item from the Portland Canal Miner, in which the Miner asks pertinent questions about Little Joe-O.K., Silver Bow Mining Company, Bear River Canyon Mining Company, Franklin Mining Company, Portland-Canal Mining Company, Vancouver and Portland Canal Mines. The suggestion is made that a little light should be turned on, and that directors should be asked to explain just where shareholders' money has gone to. Any old friends in the above list?

J. L. M., Toronto: La Rose pays two per cent. quarterly. I would not venture a guess as to what the future price of shares of this mine may be.

V. V. S., Belleville: See elsewhere on this page for answer to your query.

Subscriber who writes in with reference to Liverpool Mining Company of Montana neglected to send his name and address with the communication. I should be glad to receive it, not for publication.

R. G., Sudbury: I do not think Swastika is panning out as well as expected. I do not think it would be advisable to buy shares at this time. I never heard of Lavine Lake silver mine.

S. H. H., Toronto: I have applied to officials of the Ideal Snow Plough Company for information about their concern, and so far I have received no reply. My advice is to go slow in this matter as ten to one this is merely another new concern that has not yet proved that it has real earning possibilities. I should be glad to hear from the officers at any time.

Subscriber, Barnesdale: Shares of Western Coal and Coke have only a nominal value, and would constitute simply a speculative purchase.

Where is Massett? What about it—it is land or water—a town or a place to go fishing?

This question is put by the Natural Resources Security Company, which is also responsible for the Fort George, B.C., land scheme. Massett, which is a cluster away out in the Queen Charlotte Islands, may be a good place to go fishing if one happens to be marooned there; in fact, possibly a great many people have to fish at Massett to sustain life, but I don't imagine that many people will imagine it's a good place in which to pick up land, at the instance of the Natural Resources Security Co.

J. M. A., Erin, Ont. If you had not been travelling for six months you would have seen quite a few references of late in Gold and Dross columns to the Hanson Consolidated Mining Co.

The truth is, as I have often before stated, that after being promised by the management of this concern that they would lay before me a report showing the results (in money) of a shipment that they said had been made, and not having seen this report, I have lost touch with the whole thing. I will be very pleased to publish an account of Hanson development, if I can secure it.

Ohio Pork Packer. The William Davies Company is paying large dividends to its shareholders, just what they are I don't know, and as the company is a private one I don't feel like scurrying around to find out. Any transfers of stock that may be made are also not of public record.

F. C. I. I am utterly unable to tell you what your chances are of being able to realize on purchase of property at Reliance, Alta. I do not know how much you bought, where the property is, or how much you paid for it. You might further enlighten me.

I have a letter from a subscriber in which he forwards me some literature from Eugene Cooke, Montreal, who is underwriting the Cartwright Press flotation. My subscriber has seen the remarks I made some months ago at a time when I was confounding the Cartwright Press with another proposition, namely, the Autopress. This latter company SATURDAY NIGHT had fined in the Toronto Police Court. I want to correct the impression that I have said anything derogatory of the Cartwright Press. The Cartwright Automatic Press Company appears to have a strong board of commercial men as its directorate, and is starting out on a good basis. It is a very different concern from the Autopress Company.

A shareholder, who seems to be pretty well desperate, writes in from Pincher Creek, Alberta, asking if I can expose the inner workings of Malcolm's Western Canneries, as he fears that the promoters are wrecking the proposition.

The Monetary Times has gone gunning after this Malcolm man a score of times within the past few years, but he still seems to be allowed to walk the open, foisting his unbalanced—or worse—propositions upon the defenceless small man who takes his tall statements of future profits to be literally true. F. H. Malcolm sent out a circular on Sept. 14 accusing the present directors of putting the company in a bad way. I should imagine that they were only continuing the work that was started by F. H. himself. In the year 1908 Malcolm distributed a half a ton or so of prospectuses and other matter among the financially unacquainted, estimating a profit of two hundred per cent. after the thing was started. That was a mighty fine estimate. But it fell short in one particular—Malcolm left out in his estimate of operation the cost of the raw material. This little oversight didn't bother him a bit, however, because he had methods of his own.

He sent out a list of shareholders that included the names of some of the biggest men in Canada, many of whom had probably never heard of Malcolm or his yellow financial schemes. He and the people with him, I am told, spent \$72,000 in organization expenses alone, and even yet they have not put out a pound of production in the way of canned ox, steer, etc. Malcolm was finally kicked out of the company and now he's trying by vilifying the management to get back. I don't know whether he got back or not. Malcolm has a purple past. He is the original hero of the attempt to found a new \$10,000,000 national bank. He did stunts also in South Africa before he came here, and he is also the author of the Medicine Hat Sewer Pipe Company, which never did anyone any good.

Subscriber, Toronto: The last I heard of Belmont mine there was no market for the stock although some work was being done. I would not advise paying assessments on shares. If the property hasn't showed up any real metal by this time, the chances would seem to be against its ever doing so.

N. W. T., Toronto: The shares of the London Canning and Evaporation Co. are not of interest to the investor. The company is, I understand, not in the best of shape, and may try to move its plant.

CAPITAL - - - - - \$4,000,000
RESERVE FUND - - - \$5,000,000
TOTAL ASSETS, \$61,000,000

HEAD OFFICE, TORONTO
E. B. OSLER, M.P., President
C. A. BOGERT,
General Manager.

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We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

Capital and Surplus Assets, \$1,240,000.00

Total Assets, \$2,800,000.00

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DIRECTORS:

RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G. DAVID RATZ R. H. GREENE HUGH S. BRENNAN J. M. ROBERTS A. J. WILLIAMS

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A Mark for the "Artful Dodger"



That's the mortifying position in which the traveller places himself who goes travelling abroad without safeguarding his money. Expenses have to be met at every point, making ready money a prime necessity. To carry large sums of cash leaves the traveller open to criminal attack and the assiduous attentions of pocket operators. But let the traveller be wise enough to provide against such contingencies by supplying himself with CANADIAN EXPRESS CO.'S TRAVELLERS' CHEQUES and he may enjoy himself to the full, free from distracting thoughts or money losses. These cheques are negotiable everywhere, self-identifying and the exact amount payable is printed on the face of each cheque.

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These bonds are purchased by us only after careful investigation and are thoroughly secure.

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J. A. MacKay & Co. Limited
160 St. James St., Montreal
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We are in the market to buy:

Canadian Northern Railway Company (Equipment Bonds)—1911 maturities.

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Due 1st March, 1928.

and

All standard securities having a term of from one to two years to run.

DOMINION SECURITIES CORPORATION, LIMITED
HEAD OFFICE TORONTO 26 KING ST. EAST
BRANCHES MONTREAL LONDON, ENG.

Mr. John T. Molson, one of Montreal's most prominent men and a large shareholder of The Molsons Bank, is dead at Montreal.

MONTREAL FINANCIAL

HARRY R. CHARLTON, WHO KEEPS THE G.T.R. IN FRONT OF THE LIMELIGHT.

MONTREAL, Nov. 10, 1910.

THE term "artist" as we first became acquainted with it was apt to call up the picture of an impecunious gentleman in a garret with a palette in his left hand and a brush in his right. When I venture to call Harry Charlton, of the Grand Trunk Railway, something of an artist I have no desire to misrepresent him. If he ever had long flowing locks, it was in happy boyhood days or when stretches of forest separated him from the barber. As a matter of fact—though this is perhaps a little aside from the main issue—Charlton is in harmony with the rest of us in this, that as the years flow on his locks cease ever more and more to do so.

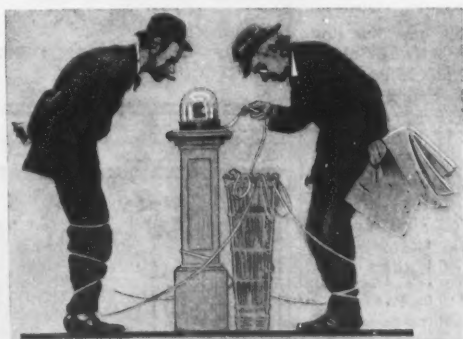
The shortest way of describing Charlton's occupation is to say that it is advertising the Grand Trunk—and the Grand Trunk Pacific. Officially, he is the General Advertising Agent of the entire system. When you come to enumerate the duties involved in this title, you begin confidently with your firstly, and proceed to the secondly, and so on; but ever as the numerals increase your confidence wanes, until you fall back upon your original definition and feel that you will have earned your salary if you tell of a few of the things he does—and is.

The reason I said Charlton is an artist is that he has the medals for it. The old Italian masters may have been all right in their day, and Corot wasn't too bad, but it's a false report that he was the "big stick" in the impressionist school. Charlton is the impressionist, and he draws the salary for it. It's his business to impress ideas. To impress properly he has to interpret human nature, and he has to do it not so much by cold reason, perhaps, as by intuition. At any rate, the Grand Trunk isn't particular how the inspiration comes so long as he gets the business. The great object is to make people travel by the Grand Trunk. So Charlton has to impress people with the idea that they should come to Canada, and then he has to impress them with the idea that they should travel on the Grand Trunk. Of course, they have to buy their tickets—that's all in the understanding. Now, Harry has his winning ways, all right, but he can't make a house to house canvass to give his attractions a chance to soak in, so he relies on his artistic faculties. He is constantly on the hunt for some beauty spot along the line of the G.T.R., and when he finds it he has it put in a frame. Knowing the weakness most healthy men have for the woods, or for fishing or for hunting, he hunts up something new and attractive in that direction, and has it also put in a frame. He has not yet been accused of nature faking—I think that's what it's called—but I must confess to a certain amount of resentment at failing to find all those fish and that game at the place indicated in the photograph. Of course, I admit the camera can't lie, but, just as a matter of argument, mightn't it, like anybody else, see double sometimes?

Well, Charlton sends these exhibits of his to exhibitions all over the face of the earth. Of course, he can only attend a certain number of them in person, but this makes the results all the more satisfactory. When a man gets a prize or a medal for his exhibits without being present, no one but the most evil disposed can accuse him of lobbying or otherwise bribing or bringing influence to bear upon the judge and jury. And it's a shame the medals and the blue ribbons those exhibits get—not the kind of blue ribbon that has something to do with renouncing all further association with the wine cup, you know, but the other kind. If Charlton once appeared in all those decorations, the German army wouldn't take any more orders from home.

This, however, is only part of Charlton's work. He prepares all the literature for the Grand Trunk, or has it prepared under his direction. Not only does he attend to the arrangement of the illustrations, but he writes and edits the text and collects it. If he comes to the conclusion that passenger traffic to Algonquin Park or the Temagami is not just as heavy as it should be, off he starts to Algonquin Park or Temagami with the necessary photographers and guides and gathers the material for a new booklet on the spot. When you read one of those books you feel that you can never be satisfied until you take the trip yourself. That, of course, is the object of it all. But if you want to see one of his most artistic efforts, you should get hold of a copy of that book he issued as a souvenir of the trip of the present King through Canada. It sure is "some book."

Harry Charlton is as you have him there in the cut. He is of goodly stature—though not so goodly by many pounds as Charlton, junior. He is clean shaven, as you see, and his face is calm and impassive. You might think I meant a poker face, but I don't know that I do. At any rate, the face, in this instance, reflects the man, and is not one whit more calm or even than he is. It would be hard to find anyone who could approach him for evenness of temper and evenness of pace. He is the same yesterday, to-day and forever. He is a rapid and prodigious worker, but the work is turned off without any noise or fuss. He seems devoid of self-consciousness, and will entertain a duke or a militant suffragette, a Knight of Columbus or an Orangeman with the same air of semi-reserve and semi-good fellowship.



From Life, New York.
TEN YEARS AFTER.
A picture of two fortunate men who guessed right the first time.



HARRY R. CHARLTON,
General Advertising Agent G.T.R. and G.T.P. Systems.

Perhaps the term "sang froid" might come as near as any other single term to describing him; and yet it would hardly do, because it requires sympathy to adapt oneself to all sort of circumstances and people as does Charlton. Besides, the humorous eye and the friendly smile are not altogether consistent with the popular interpretation of "cold blood." It think it is all due to the circumstance that he has no nerves in his entire system. Charlton would drag himself out of a railway wreck with the same nonchalance as he would buy you a drink of lemonade. If there were any medals for imperturbability and composure, Charlton could certainly add some choice specimens to his collection.

Like George Henry Ham, over on the other railway, Harry Ready Charlton was raised in the newspaper business, and the newspaper men have never fully made up their minds to forgive them for deserting the faith. Charlton was born in St. Johns, Que., and began getting his bumps, in 1881, with the St. Johns News. Afterwards he came to Montreal and joined the Montreal Herald, where bumps were on the daily bill of fare. Things are running smoothly in The Herald office nowadays, they say, but "It was not like that in the olden days, it was not like that at all." Just the same, Harry collected much valuable experience in the old office along with many reminiscences which he sometimes swaps with the old timers. A man who has as much printing to attend to as has he, must be "unto his job" to keep even with the wiles of the printer, and when Charlton puts that cool, calculating look on his face and tells the printer he's been in the business himself and is from Missouri, the knight of the "stick" not infrequently concludes in his own newspaper way that he might be able to figure a little closer. After a considerable period with The Herald, Charlton went over to the C.P.R., where he spent five years. This he supplemented with two years in the Davis & Lawrence Co., where he was doubtless on the advertising end. In 1898 he went over to the Grand Trunk. He is now forty-four years of age, and his usefulness to the Grand Trunk is really just beginning. His constitution would justify one in saying that, unless he gets drowned in the "water wagon," or blown up, or thrown over a precipice in some of those back woods exploits of his, he might be winning medals and passenger traffic for the company when he's twice as old as he is now.

The General Advertising Agent of the G.T.R. and G.T.P. could never get up such advertising literature if it were not that he himself is fond of the outings he depicts with camera and pen. He goes to the woods and helps tote the salt horse over the portage when necessary, and cook the potatoes, although the unkind suggestion has been heard that he prefers to help catch the fish. He goes there because it's his business, and also because he likes it. That's the one reason why so many of us do not feel resentful over the matter. To see a man go off to the woods in the same joyful mood in which he would take his evening dose of castor oil would be too much.

In behalf of the Mephisto Oil Co. an excursion is being arranged by H. H. Pottle & Co., successors of John Remington & Co., of New York City, to visit the company's oil properties, says The Financial World. A Pullman car is to be chartered provided enough prospective investors can be herded together, and the trip is promised to be a delightful junket. Such excursions are always pleasant, mostly to the Get-Rich-Quick Wallingfords who go along to enliven the guests into a spirit of easily parting with their money. When they reach the oil fields they will be shown a lot of derricks and then taken to a hotel and sequestered until they are induced to separate themselves from the hoards they carry along. When the guests get back to their homes they settle down to a lifetime of waiting for the unusually large returns they have been promised but which never come.

The last report of the Alton road shows a deficit of over \$150,000. It had no effect on the shares, as very little of it is held by the public, which got out of its holdings as long back as in 1907, when the true story of how the Alton has been re-financed and how the interested railroad men made a profit of \$24,000,000 on the proposition, became known. The deficit of the last fiscal year shows how unjustified it was to pay dividends on the common stock, which was evidently done in the hope of getting the public into it.

Bank of Montreal

(Established 1817.)
INCORPORATED BY ACT OF PARLIAMENT.
CAPITAL (all paid up) \$14,400,000.00
RESERVE FUND 12,000,000.00
UNDIVIDED PROFITS 958,311.08
HEAD OFFICE, MONTREAL.

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TRAVELLERS' LETTERS OF CREDIT—Issued negotiable in all parts of the World.

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INCORPORATED 1869.
CAPITAL PAID UP \$5,000,000
RESERVE AND UNDIVIDED PROFITS \$5,928,000
TOTAL ASSETS \$72,000,000
HEAD OFFICE, - - MONTREAL
H. S. HOLT, President. E. L. PEASE, Vice-President and General Manager.
115 BRANCHES IN CANADA AND NEWFOUNDLAND.
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Paid-up Capital \$6,000,000
Reserve Fund and Undivided Profits 4,602,157
Deposits (Nov. 30) 49,471,594
Assets 66,800,510
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TORONTO FINANCIAL

CALL ON THE SHAREHOLDERS OF THE DEFUNCT ONTARIO BANK.

TORONTO, Nov. 10, 1910.

WELL, the rank and file of the shareholders—the un-
fortunate shareholders—of the Ontario Bank have
gone down in defeat at the hands of the august Privy
Council, to which tribunal of last resort they took their
troubles and their grievances asking
for relief. It is to be remembered
that it was the body of shareholders
who appealed against the decision
rendered some time since by Official Referee George Kap-
pelle at Toronto, when the latter, after a series of hear-
ings in his offices, decided that the Bank of Montreal had
all the best end of it, and that it was up to Ontario share-
holders to ratify the bargain made by their directors, and
pay up on their double liability. At that time I. F. Hell-
muth, Glyn Osler and other legal men argued stoutly that
on purely legal grounds the Bank of Montreal had not
merely loaned the Ontario Bank a sum of money—a large
sum, totalling nearly two million dollars—but, they con-
tended, had purchased the business of the Ontario Bank
for better or worse, paying therefor the sum of \$150,000.

The objections, legal and otherwise, raised by Ontario
Bank shareholders, would fill a good-
sized volume, but the Privy Council
sweeps them all away. The Privy
Council says that at the time when the
Ontario directors made its bargain with the Bank of
Montreal, that the old Ontario Bank was in a pretty bad
way. To the argument advanced by shareholders, that
the directors should have called a meeting of shareholders
to discuss whether or not to turn the assets over to the
Bank of Montreal, Wallace Nesbitt, for the Bank of
Montreal, replied that there was no time for such a step
to be taken, and even if there was time, that the action
of the directors bound the shareholders. And the Privy
Council now states that Mr. Nesbitt reasoned wisely.
And as that is all decided, there remains only one thing to
be done, and Referee Kappelle does it, and that instantly.
The Referee levies a call of ninety-five per cent. of
the value of their share holdings in the Ontario Bank against
all shareholders, and the only thing now remaining is to
collect this \$1,425,000 odd. The capital of the bank, once
reduced from \$3,000,000, was \$1,500,000, so that share-
holders who have stuck by this bank for many years are
badly hit. First of all, when the bank was re-organized,
they saw the value of their holdings cut in two. That is
to say, the 540 shareholders dropped \$1,500,000 when the
capital was bisected. And added to that have come other
losses, and now this crowning loss.

The Ontario Bank went under four years ago, with about
a million and a half dollars in shares
tied up in it, and during those four
years they have lost the interest on
that money. Now, besides that, they
are asked to take of what means they have left, and hand
over of it the total sum of approximately \$1,425,000. It
is therefore a very simple matter to compute that the
wreck of the Ontario Bank has cost its shareholders: first,
the \$1,500,000 cut off the capital; second, the \$1,500,000
that was left representing the remaining share capital;
and third, the sum of \$1,425,000 represented by the call
just levied by the Official Referee. And, in addition,
many shareholders are out of pocket in hiring the legal
men to conduct their defence to the call, because it was
made plain at the outset that the bank itself would not
stand the expense. Altogether shareholders will be and
have been very heavily penalized, and all they have ever
got out of the whole business was the receipt of seven
per cent. dividends paid for a couple of years—out of
capital.

It is pretty well known where all the money lost by the
Ontario Bank went to. It was shov-
elled into Wall Street and into Can-
adian Pacific Railway, adian mining propositions by its
former manager, Charles McGill, and
in looking back the wonder grows and still grows that
McGill should be allowed by his fellow directors to make
ducks and drakes of the funds right in front of their eyes.
These funds are gone irrevocably, and when Ontario Bank
shareholders had the first opportunity of sitting face to
face with their directors four years ago, they asked them
how it happened that the watchdogs of the treasury slept
on while the bank's money was being taken out a rear door
a bucket at a time. For the matter of that, shareholders
are still asking this question, and the majority of them
have not yet tired of the process.

Now the question is, does the call issued by the referee
practically end the whole business, or
having satisfied the claim of the Bank
of Montreal, will Ontario Bank share-
holders be only the more determined
to sift in court the causes that led to the downfall of their
bank? It must be remembered that the Ontario Bank is
plaintiff in the High Court in a projected action that ap-
pears to be getting a little rusty in the joints at the pre-
sent time, said action being launched against the president
and former directors of the bank, to recover the sum of
about two million dollars from them. The bank claims
that the directors were negligent and remiss in their duty
in allowing their general manager to divert the bank
moneys in wild orgies of speculation, and in declaring a
dividend out of capital on the shares, together with put-
ting out the usual pleasantries to the public about the
fine shape the bank was in, at a time when actually the
treasury of the institution was hollow in the middle. On-
tario Bank shareholders have every reason and every
right to demand of their committee that these actions
launched some years ago, should be prosecuted, because,
if successful, a sum might be recovered sufficient to offset
the amount of the call that has just been made. If, on
the other hand, the courts found the president and direc-
tors were not negligent and no damages were found, the
very fact that all phases of the former history of the
bank's former management were aired in court, might
tend to rehabilitate the prestige of the old board, and
whatever the outcome, shareholders would be satisfied
that everything possible had been done to give them a
fair show.

Personally, it would look to the writer to be a rather
queer business if these actions do not
go on. At one of the meetings of
Ontario Bank shareholders, held four
years ago there were present G. R. R.
Cockburn, former president, Thomas

Walmsley, and a number of other directors. A share-
holder from out of town introduced a resolution author-
izing the bank to start legal proceedings in a civil way
against the old board. This led to a mighty burst of
eloquence from Hon. Richard Harcourt, and then another
legal gentleman arose and stated that the bank wouldn't
have the ghost of a chance. He told why. He unwrapped
a legal volume, and taking it as his text, he rehearsed the
court proceedings against former President Lovett of the
Bank of Yarmouth, in a case where shareholders attempt-
ed to apply liability on the president because of the acts
of his directors. The legal man gave a short resume of
the proceedings, and then wound up by reading the judg-
ment in the case wherein the court found that President
Lovett was not guilty of misfeasance or of negligence,
largely on the ground that he was not aware that any-
thing improper was being done. But the case does not
end there. The Yarmouth Bank was not satisfied with this
judgment, and took it to the highest court in the
land, and this court upset the previous finding, and de-
livered itself of a declaration which, put in homely fash-
ion, means that if President Lovett did not at the time
know what was going on, he should have known it. Other
events have occurred also which tend to strengthen the
position of the bank as plaintiff against the old board.
For one thing, an amendment has been made to the Bank
Act, was made in fact shortly after the end of the Police
Court proceedings against G. R. R. Cockburn, the effect
of which is to declare what the real meaning is of that
section of the Bank Act which states in its amended form,
that anyone who, being an executive officer of a chartered
bank, concurs in a false return made to the Government,
shall be held to have wilfully made such false return.

In all probability, if the High Court actions against the
old board of the Ontario Bank are
tried out, Charles McGill will figure
as a witness. There is in existence
among the papers of the legal men
who are representing the shareholders, a bulky volume
which is the testimony given by Charles McGill relative
to how he came to be appointed general manager, and in
which McGill gives his testimony as to how and why he
started speculating with the funds of the bank. It makes
mighty interesting reading, and any shareholder of the
bank that has never seen it should try to get hold of the
volume. Prophets, they say, have no honor in their own
country, and it may be said with equal force, in their own
city. Six months or less after the crash came in the
Ontario Bank, Mr. Thomas Walmsley gave out the glad
news to a newspaper reporter, that the bank was in such
shape that he believed in the end it would pay sharehold-
ers a dividend of from sixty to seventy-five cents on the
dollar. Instead of which, alas, shareholders are now asked
to pay up to the extent of ninety five per cent. of their
holdings in bank shares.

How much of the \$1,425,000 thus demanded will be paid?
Probably not one-half. Ever since it
became clear that the onus of the
failure would in the end fall on the
backs of the shareholders, there has
been a scurry on the part of many to get to cover. Of
course, when it comes to men like Lord Strathcona with
\$41,000 worth of stock to his credit, or Sir W. C. Mac-
donald, who owned shares worth \$45,000, there is no
question about the full amount of the call being recovered.
But the smaller shareholders are of a different
frame of mind it would seem. Quite a few have taken
themselves and their resources out of the country, and
quite a few others have so juggled their wealth that it
will be a hard if not an impossible task for the collectors
of the band to lay hands on it. This is the first instance
in Canada where the provision of the Bank Act holding
shareholders liable for double the amount of their stock
holdings, has ever been exercised. Let us hope it will be
many years before a like occasion rears its head.

What Leading Stocks Yield.

The following statement of the returns given at pre-
sent quotation by leading Canadian stocks is furnished by
Ernest Pitt, stock and bond broker, Montreal:

	Price.	Dividend.	Return.
Bell Telephone Company	142	8%	5.55%
Canadian Car preferred	100	7	7.00
Canada Cement preferred	86	7	8.14
Canadian Pacific Railway	198	8	4.04
Dominion Coal preferred	110	7	6.36
Dominion Iron common	61½	4	6.55
Dominion Iron preferred	101	7	6.93
Dominion Textile common	63	5	6.08
Dominion Textile preferred	97½	7	7.21
Duluth-Superior Street Railway	78½	5	6.32
Halifax Street Railway	129	7	5.42
Illinois Traction preferred	89	6	6.74
Lake of the Woods common	126½	8	6.41
Lake of the Woods preferred	125	7	5.60
Mackay common	95	6	6.26
Mackay preferred	74	4	5.40
Soo Railway	125½	7	5.11
Montreal Power	141½	7	4.92
Montreal Street Railway	223½	10	4.49
Nova Scotia Steel common	85½	5	6.02
Nova Scotia Steel preferred	118	8	6.50
Ogilvie Milling common	123½	8	6.45
Ogilvie Milling preferred	125	7	5.64
Penmans common	57	4	7.01
Penmans preferred	84	6	7.14
R. & O. Navigation Co.	92½	5	5.43
Shawinigan Power Co.	109½	4	3.66
Toronto Street Railway	122	7	5.73
Twin City Street Railway	110	6	5.45

The Lebanon (Indiana) National Bank has gone into
voluntary liquidation by resolution of the board of direc-
tors, and, pending the payment of depositors, the institu-
tion has been placed in the hands of the Comptroller of
the Currency, with Oscar L. Keller, a bank examiner
from Washington, in charge.

The bank's cash and securities have been transferred to
the First National Bank, and it is given out that ar-
rangements are being made for the immediate settlement
with all depositors in full. The first intimation the public
had of the action of the bank was a notice posted on the
door on October 24 by the bank examiner in charge.

On Tuesday last C.P.R. touched the 200 mark at New
York, which is taken as an earnest of the intention of the
directors to further disburse the large surplus to the cred-
it of the company, either in the way of a bonus or of
capitalizing the land holdings and sharing with the direc-
tors.

**BANK OF
HAMILTON****Dividend Notice**

Notice is hereby given that a Dividend on the
Capital Stock of the Bank of Two-and-a-half per
cent. (being at the rate of Ten per cent. per annum)
for the quarter ending 30th November, has this day
been declared, and that the same will be payable at
the Bank and its Branches on and after 1st December
next.

The Transfer Books will be closed from the 23rd
to 30th November, both inclusive.
By order of the Board.

J. TURNFILL,
General Manager.
Hamilton, 17th Oct., 1910.

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They have long been a favorite investment of Benevolent and Fraternal Insti-
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LIFE INSURANCE THAT INSURES A GOOD LIVING FOR THE PRESIDENT AND CHIEF AGENT OF THE CANADIAN GUARDIAN LIFE INSURANCE COMPANY

Something of J. M. Spence, who as "Captain, Cook, and Bos'n" of the Canadian Guardian Life Insurance Company, has been attempting to obtain an annual private revenue of \$12,000 per annum out of the receipts, while the gross revenues of the company are little more than twice this sum.—The story of a life insurance company that should long ago have been wound up in the interests of the stockholders, and for the credit of Canadian insurance organizations. While practically insolvent this company paid a dividend. A one man concern that shows increased losses at the expiration of each succeeding year.

IN the series of articles, "Insurance That Does Not Insure," published recently in the columns of TORONTO SATURDAY NIGHT, we had occasion to point out that certain insurance companies, life as well as fire, were doing business on what is familiarly known as a "shoe-string"; that certain companies were managed in the interests of a small coterie of men, or of an individual, and not in the interests of the stockholders or the policy-holders; that the longer these corporations exist the larger will be the loss when they are eventually pushed to the wall, that some of them had issued, or attempted to issue, false, padded and even fraudulent statements; that some of them are, as a matter of fact, bankrupt concerns, from which the very lifeblood has been sucked by those upon whose shoulders the management rests; that some of these concerns have and are still paying dividends out of capital; and heavily impaired capital at that.

The TORONTO SATURDAY NIGHT has every reason to believe that the Canadian Guardian Life Insurance Company, doing business in various parts of Canada under a Dominion Charter, with headquarters in the city of Toronto, is guilty of at least a portion of the indictments made plain above, and with the firm belief that in the public interest these facts should be placed before Canadian readers, TORONTO SATURDAY NIGHT begins a recital of the facts:

We learn from unquestioned authorities that the Canadian Guardian Life Insurance Company is practically insolvent, and, moreover, the accompanying statements tend to prove this.

We believe that the Canadian Guardian Insurance Company paid its last dividend of 5 per cent. out of capital and not out of profits.

We believe the company to be a one man affair, and that J. M. Spence much resembles the mariner in Gilbert's ballad.

"For I am a cook and a captain bold,
And the mate of the Nancy brig;
And a bos'n tight and a midshipmite
And the crew of the captain's gig."

J. M. Spence's Board of Directors is a dummy board. This board votes as J. M. Spence directs. If J. M. Spence wants a yearly salary equal to nearly half the total receipts this dummy board passes the necessary resolutions.

We have reason to believe that the balance sheets of the Canadian Guardian Life Insurance Company are made up under the personal direction of President J. M. Spence, the secretary of the company being but a figurehead.

We believe that when the last dividend checks were

CASH SUBSCRIBED \$300,000.



made out they were held back for weeks because there was not a sufficient balance in the bank to pay them.

We believe that the Canadian Guardian Life Insurance Company has sold stock, taking in payment for the same notes, in direct contravention to insurance regulations, such assets not being recognized by the Insurance Department.

We believe that all in all, the entire scheme of insurance as promoted and operated by J. M. Spence and his associates has every appearance of being a "continuous performance" in which the business of selling stock to the uninitiated plays no small and unimportant part.

We believe that the methods pursued by President Spence of the Canadian Guardian Life Insurance Company have already been met by some official inquiries. This is proven by the fact that the Insurance Commission, during its investigations some years ago, made some pertinent comment upon Mr. Spence's methods; and it is also known that the Ottawa Insurance Department has upon different occasions found it necessary to follow very closely Mr. Spence's actions and methods as regards the Canadian Guardian Life Insurance Company.

The Canadian Guardian Life Insurance Company commenced business under Ontario charter in February of the year 1901, the original name being that of the Central Life Insurance Company. A Dominion license was taken out on May 20, 1905, and in 1907 the name was changed to the present title by which the company is known. The headquarters of the company is at No. 32 Church street, Toronto. J. M. Spence is president and chief agent, and the nominal share capital of the company is one million dollars, of which, in 1908, \$300,000 was subscribed, with \$30,640 paid in cash on the shares.

The present board of directors of this company is composed of the following: J. M. Spence, president; J. E. T. Foster, first vice-president; A. Torrance, second vice-president; J. C. C. Spence, third vice-president; G. B. Smith, M.D., medical director; A. W. Lee, secretary. There is a good deal to be said in support of the attitude of the honest life insurance company accustomed, when appealing to the public through advertisements, to refer to itself as being the protector of the widow and orphan, the guardian of the lifelong savings of the poor man or woman, the buffer between the average individual and possible poverty in old age when the earning period of life is ended.

The framers of Canadian law, fully realizing the trust nature of life insurance funds, have built around them

what are meant to be very rigid restrictions. The chartered bank is obliged by law to protect its noteholders by means of a Government deposit. In like fashion every life insurance company before it is allowed to commence business must make a deposit with the Government to insure that the company's obligations to its policy-holders will be paid in full.

How far is the Canadian Guardian Life Insurance

Here is a company with a total premium income of \$13,933 to meet death claims and establish a re-insurance reserve and pay expenses and the President of this company, with the collusion of a dummy board of directors, and by means of his control of the stock, votes himself a salary of \$1,000 a month—almost sufficient to eat up the whole of the premium income for the year.

Company a bona fide company being operated to fulfil the proper functions of such a corporation?

Pre-eminently this concern is a Spence company. When the Royal Commission investigating life insurance conditions in Canada rendered its report in the year 1906, the commissioners made the following significant comment with regard to the Canadian Guardian:

"This company was organized by J. M. Spence about 1901, with himself as manager, a position it was always intended he should occupy."

Every year since that time the Spence influence has

SHOWING HOW CANADIAN GUARDIAN LIFE COMPANY PAYS A DIVIDEND ON TOTAL LOSSES OF \$70,593.

The Canadian Guardian Life Insurance Company commenced business April 1, 1901. The following statement, compiled from the sworn Government returns for each year save that of 1909, proves that the Guardian Life is an insolvent concern paying dividends out of capital, and not out of profits. The item, "cost of company to shareholders," is made up of the total amount paid in by shareholders on capital stock, together with the premium thereon. All stock except \$21 shares, it is gathered from evidence before the Royal Commission on Insurance, paid \$2.50 per share premium.

Year.	Assets (Including Reserve).	Liabilities.*	Paid-up capital.	Premium on capital stock.	Cost of company to shareholders.	Net worth of company, or surplus to policyholders.	Net loss to date.
1906	\$63,728	\$39,332	\$71,595	\$11,145	\$82,740	\$24,395	\$58,345
1907	61,925	36,820	76,770	11,687	88,457	25,105	63,352
1908	58,788	34,515	30,640	11,687	95,512	24,373	71,239

There being no Government report yet available for the year 1909, the following report is made from an analysis of the Government report of 1908 and the company's report for 1909:

The company's report is as follows:
Assets \$93,503 Liabilities \$92,993 Surplus \$1,510
The total income for the year 1909 in the company's own report, including payments on capital stock, is \$25,387; the expenditure acknowledged is \$24,941, so that even their own figures show an improvement of position of only \$446. Their impairment or net loss to December 31, 1908, was \$71,239, and if the apparent profit of \$446 is deducted (not considering payments on stock) the company has still \$70,593 of loss and not the claimed surplus of \$1,510, and dividend "paid out of losses."

The best possible position that can be made out for this company at the end of 1909 would be as follows:
Net worth of company, or surplus to policyholders.

Year.	Assets	Liabilities.*	Paid-up capital.	Premium on stock.	Cost of company to shareholders.	Net loss 31 Dec., 1909.
1909	\$59,434	\$34,515	\$30,640	\$11,687	\$95,512	\$70,593

*Not including capital stock.

been becoming more paramount, and the Spence hold has been getting stronger, until to-day the board of directors and shareholders of this company have about as much say in the management as has the boy who sweeps the office.

Take it in any year of the company's history and you will find that J. M. Spence and a few congenial souls are the real bosses, who control not only the voting power, but have the directors trained so that the latter act at the crack of the whip. J. M. Spence, with others of the name, have taken control of the shares, and this control means that anything they want to propose will be "voted on" by themselves, and passed. Of the \$300,000 of subscribed stock at the end of 1908, J. M. Spence, J. C. C. Spence, and E. C. Spence—the latter presumably being the wife of J. M. Spence—had registered in their joint names \$136,500 worth of shares. In a company where the total capital subscribed is \$300,000 this means that these three people, all bearing the name of Spence, have practical control. But the Spence interests do not depend on this practical control to insure that the company will be run their way. They intrench themselves in an actually impregnable position by means of their directors, three of whom, Messrs. Groves, Torrance and Smith, own enough shares to bring the share strength of the board when it meets up to \$166,500 or a good deal over the fifty per cent. required to insure the muzzling of the real body of shareholders and the triumph of the interests that run the company.

The question may be asked: How much real money did it cost the Spence group to make themselves masters of \$136,500 worth of voting shares?

Another question: What has been the effect of the ownership of the company being in the hands of a few special interests?

In answer to the first query it may be stated that the president and his immediate relatives parted with only ten per cent. of the value of the stock they own, in order to secure title to the shares. That is to say, by putting up the sum of \$13,650, they accomplished their object. And at that it is very doubtful whether this amount was put into the treasury in the shape of actual cash. It would not be at all surprising to find that of this \$13,650 a certain proportion is in the form of notes put into the treasury.

As to how J. M. Spence and his partners have used the power they snatched from the body of shareholders it may be stated that a little meeting of the board of directors was held in the year 1909 for the discussion of business in general, and certain business in particular. When the meeting was over a resolution had been passed by the officials of the Canadian Guardian Life Insurance Company. This resolution authorized the president and chief agent, J. M. Spence, to take for his own use, from the coffers of this weak if not tottering little one-horse company, the sum of one thousand dollars per month, or twelve thousand dollars per year. That was rendered possible simply because the president holds control of the company in the hollow of his hand, and he can do, and he does, what he likes with it.

Now, whether the president has had the hardihood to go right ahead and take a thousand dollars per month from his company remains to be seen. If the report for the year 1910 shows that he has, acting on the strength of this resolution, taken this large sum every month from the treasury, doubtless shareholders that know little or nothing about such a resolution having been authorized, will begin to make trouble. Fancy the president of a life insurance company shoving twelve thousand dollars down in his pocket every year when the total combined income of the company for twelve months is only a trifle more than twice twelve thousand dollars!

Look at the annual statement put out by the company

for 1909 and you will find the amount of cash at head office is placed at the beggarly sum of \$645.42; and by the same token the company that can afford to give its president a largesse of \$12,000 per year handed out for death losses the total and magnificent amount of \$660!

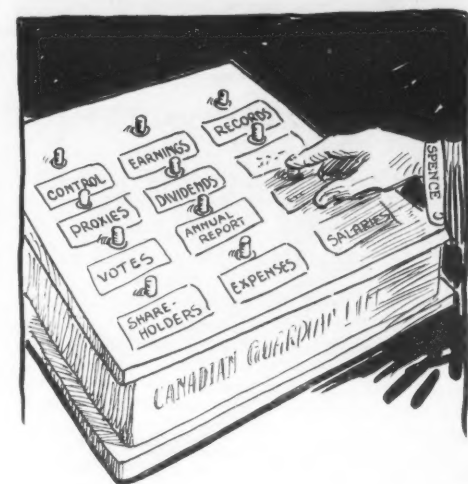
The whole thing would be farcical, if it were not more serious.

What does the president and chief agent do in return for this thousand dollars a month?

Well, he runs the company and he sees to it that stock is sold. The actual life insurance business of the Canadian Guardian Life Insurance Company is of so trifling and insignificant a nature that on the strength of the business alone, the company never can emerge from the woods where it has placed itself. If sales of stock were to cease suddenly, the company would be up against it for funds in a very short time, so that every effort is being made to sell more shares of the company stock to the gullible public.

Of this twelve thousand dollars per annum, J. M. Spence takes part of it for salary, and in addition he collects commission on practically every new share of stock sold. It doesn't matter whether he himself sells the stock or whether the agents peddle it through the country miles away from the head office, the president gets his every time.

Is J. M. Spence entitled to drain the company to the extent of twelve thousand dollars per year? Let us right



out coming up against the stone wall. So the familiar process of whitewashing past mistakes and bumbles was resorted to, and the capital of the company was cut in two. This means that every shareholder who had paid up, say, \$5,000 on the value of his shares, was put in the position of owning shares on which only \$2,500 had been paid. Naturally a host of shareholders made strenuous objection to this piece of business going through, but Spence & Company did the trick.

What was the real object of slicing the capital in this way?

Apparently even the most sanguine would entertain no hope that the company could claim to have earned five per cent. on \$76,000, but if the capital was reduced, figures show it would be just twice as easy to declare a dividend on \$30,000 worth of capital paid-up.

Anyway, the dividend was proudly announced in the 1909 report, and then the next thing to do was to pay it.

What good is a dividend to anyone if it isn't paid? None at all; one can't even hope to sell many new shares of stock on the strength of a dividend merely declared, and it became apparent that either more shares would have to be put out, or else the company would find itself in such a queer financial condition that insurance officials might be forced to step in and hit the company with a winding-up club.

SATURDAY NIGHT has been informed that when the dividend was declared, there was not enough money in the treasury to pay it, and that the dividend checks lay for six weeks in the offices unused.

To put an end to this disquieting situation, we are informed that the officials touched up the agents, who got out and sold more stock than usual, with the result that enough money came into the treasury to allow of sufficient funds being put into the bank to meet the dividend checks.

Then, and not till then, were dividend cheques entrusted to the care of the mails to be delivered to expectant shareholders.

If the above is correct, then the dividend was not paid out of earnings at all, as it should have been, but out of proceeds of payments made on capital stock by shareholders—itsself an improper act. This savors too much of "blind pool" methods to be healthy.

Let us see if in the year 1910 the Canadian Guardian Life was justly entitled to declare and to finally pay a dividend of five per cent. on its paid-up capital stock. The total income for the year 1909 in the company's own report, amounted to \$25,387, and this includes payments made on capital stock by shareholders. The expenditure acknowledged is \$24,941, so that their own figures show an improvement of position of only \$446. Their net loss to December 31, 1908, was \$71,239, and if from that is subtracted the claimed net profit of \$446, the company has still over \$70,000 of losses on its books instead of the \$1,510 that it is claimed was the surplus to the credit of the year's operations.

In other words, instead of paying a dividend out of surplus, the company paid a dividend "out of losses."

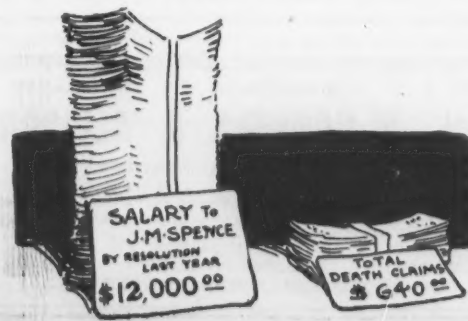
Now, to make the situation a little worse—if worse were necessary—it may be said that in all the calculations made to show the position of the company from year to year, the item of capital stock has not been included as a liability. It is usual to treat this as a liability. Were capital stock subscribed for treated as a liability, it would make the financial statement of the company less favorable by the amount of outstanding stock year by year.

Instead of being in shape to pay a five per cent. dividend, it appears that the Canadian Guardian Life is, as a matter of fact, in a pretty bad way financially. It would require to do a tremendous amount of business in the way of insuring new lives in order to pull itself out of the hole into which it has gotten, and the opinion of those who are qualified to speak on this subject is that, under present management, the company hasn't the ghost of a chance of ever doing it.

This being the case, what right have agents of the Canadian Guardian Life Insurance Company to go about the country peddling their worthless shares amongst people who are not competent to analyze the company and to decide that the purchase of shares is about the riskiest thing they could lay their hands to? TORONTO SATURDAY NIGHT is of the opinion that there can be no defence set up to warrant this practice, and for this reason it shows just what the true position of the company is. It must be borne in mind, of course, that the policyholders of the company are amply protected, as the Government has on deposit in its vaults at Ottawa sterling debentures in the name of the company to the amount of \$54,000. So that, while the position of the policyholders is above suspicion, such is not the case with the shareholders, and the evidence appears to be that the longer the Canadian Guardian Company is allowed to go ahead, the worse will its position become.

—\$—\$—\$—

The price of shares quoted for the Lake Superior Corporation represents an advance of from five to six points over the level of a few months since. Financial men are inclined to think that the earnings of this company will show better in the next season than in the past with the possibility of a return being made to holders of the six per cent. income debentures.



MILLIONAIRE MEN OF OTTAWA

By DONALD I. McLEOD

No. 6—SENATOR W. C. EDWARDS.

IF the "Don't Worry Club" ever comes to elect officers, Ottawa will be right on deck with a nominee for the presidency. This nominee will be Senator W. C. Edwards, who owns three big lumber mills and a bit of a care-free heart.

Senator Edwards is a rather portly, rotund man, not very large of stature. He dresses very neatly in dark clothes, with one of those stiff hats that are flat on top—sometimes a brown one, and sometimes a black one. This little immaculate man sits in his private office all day with this flat topped hat on, a contagious usage which he contracted from a lot of other men who are accustomed to wear their hats in the House—the House up on Parliament Hill.

The senator has a very ruddy face. Nature meant him to be a colonel; it's a shame to see a choleric, tunic-colored face going to waste on a mere civilian.

He has made quite a few millions, this neat little man who should have been a colonel, this avowed enemy of Demon Worry and Demon Worry's unnumbered hosts of wrinkled and unhappy followers, and when you ask him how he made them he will smile at you and say "By not worrying."

"If I were going to hang to-morrow I'd get ready for it by having a good sound night's sleep to-night," said the senator to a friend of his not long ago. There's nothing jocular about this; it's literally true.

Sixty-six years have been doing their level best to plough furrows in W. C. Edwards' face, but they haven't even got a start yet, and old Father Time has pretty well despaired of ever accomplishing the job.

The business life of this weather beaten veteran, who hurls a bold deft in the face of Care, has been fraught with experiences which would make the faces of ordinary men look like the "before taking" pictures in patent nerve tonic advertisements. He has seen fires consume the result of years and years of toil. He has—but I guess we had better go back to the beginning.

When little W. C. Edwards was born, down a'long the Ottawa, a few miles from the capital city, his father was in the timber business. He used to float square timber down the river and sell it for quite a bit more than it cost him.

There was good money in timber in those early days, and Edwards the Elder worked up a nice profitable little business. But he never aspired to become a millowner. It remained for Edwards the Younger to establish a modest little sawmill at Rockland, a village 18 or 20 miles down the river from Ottawa.

It didn't amount to very much, this little mill, in comparison with the big mills all along the banks of the river in those days of plementous forests. They say the rivermen used to pause in the chanting of their river songs to jest about the baby mill and its little chimney.

Even as they laughed, W. C. Edwards was inside the little mill, saving wood and making money, all unconscious and careless of their jesting.

"This place isn't big enough for me," said the boss to his foreman one day, after many years. "I'm going to try to get hold of some kind of a mill up at Ottawa. There's more power up there, and it's easier to ship lumber out."

Eighteen years ago he realized his ambition. He came to Ottawa and bought the ashes and site of a mill which had just been razed by fire. The site was a splendid one, at the mouth of the Rideau River. The Rideau had two mouths, and at each mouth was a goodly cataract which would provide abundance of power. The delta between would do to pile lumber on.

Accordingly, the burned mill rose from its ashes. It didn't rise "phoenix like" from them. It rose about three times as rapidly as the phoenix that holds the world's phoenix record for rising from ashes. This is now "the old mill."

"The new mill" was built at the other mouth of the river a few years later. Hardly had its saws begun to buzz, however, when the whole thing went up in smoke. Undismayed and retraining from worry over spilled milk, W. C. Edwards took the insurance money, added to it all that he could garner together, and put up the most modern fire proof sawmill in Canada; it's of concrete and fire-brick, every bit of it.

The Rockland mill is no longer the prey of passing jesters. It's a big mill now, with a towering chimney and a great burner like the dome of St. Paul's. Here, indeed, is a case of the survival of the fittest—the fittest man, not the fittest mill.

All this time Senator Edwards has been rearing about himself other bulwarks of simoleons to protect him from penury. He is a director of the Canadian Bank of Commerce, the Toronto General Trusts Corporation, and the Canada Cement Company, and it would take a score of burly ice men to budge the blocks of stock he holds in these corporations.

At his old home in Rockland he owns one of the largest and finest stock-farms in Canada, and in the summer time, he goes to and fro between Ottawa and this farm on one of the largest and most luxuriant steam yachts in Dominion waters.

Senator Edwards is a busy business man, but he has time for other things than business. He had time to say, "Oh, I guess you can put me down for twenty thousand," when the Y.M.C.A. canvassed for a new building three years ago.

He has time to discourage, quietly and good naturedly, the use of liquor and tobacco among his hundreds of employees. When you apply for a job at the Edwards mill it's a pretty good plan to have sweetened your breath with a spoonful of sugar just beforehand.

Nor is Senator Edwards too busy to be lacking in an aesthetic sense. A few days ago I went down to "the old mill" office—the little red brick building with a belfry and flagstaff on it, that looks for all the world like a country schoolhouse, to see him. He chanced that day to be wearing the brown hat as he sat at his desk.

In the midst of the conversation his eye wandered to the window.

"My! Look at that magnificent sunset!" he exclaimed, jumping up from his chair and walking to the window.

I joined him at the window, and looked—looked across the expanse of river and far over the valley to where

I never heard of a man who made anything out of worrying. On the other hand, I have heard of many men who have lost their health and ruined their business through worrying. It seems to me that worrying is a great waste of energy. If men would only utilize the vital force required for worrying, and put it into good hard work, there would be fewer business failures in this and in all other countries.—Senator W. C. Edwards.

earth and sky came together in the waving summit line of Laurentians.

The air of the autumn afternoon was brisk and clear. The Laurentians outlined themselves in strikingly clear relief against the background of crimson, and the clouds which hovered just atop the hills were aglow with golden glory—oh, it was pretty fine, all right.

The senator suddenly left the window and went out of the door of his private office. From without could be heard his voice, as he went from office to office, upstairs and downstairs—"Just take a look at that sunset!" "My! That's one of the finest sunsets I've seen in a long time!" "Come on here! Never mind that work just now! Come on and have a look at this sunset!"

And, of course, everybody—old accountants with "specs" on the ends of their noses and bald heads as shiny as that of the boss himself, younger accountants wearing ragged office coats to keep the sleeves of their good ones from growing shiny, stenographers, and the office boy—everybody had to go to the window and wax enthusiastic about the sunset.

W. C. Edwards affords an interesting psychological contrast with Clifford Sifton. Both are lightning calculators when it comes to thinking. But Sifton's manner of thinking leaves an impression of unfathomable depth, of almost skull-bursting concentration, whereas Edwards just reads everything without the slightest effort from a sort of mental blackboard.

His mind is possessed of a piece of mental chalk, a clairvoyant's automaton, which does the writing on this mental blackboard. If Edwards would only break this piece of chalk in two, and give half of it to somebody else who had a piece of blackboard inside his head, there would be one more addition to the list of Ottawa millionaires, for the Edwards' chalk seldom makes a mistake, and making money is its specialty.

When Senator Edwards reaches one of these chalk and blackboard opinions, all the horsepower of Niagara can't pull him away from it. He told me a little while ago that Henry Vivian, M.P., the garden suburbs man, was the best speaker on economic subjects he had ever heard. And the man breathes not who can dissuade him from this.

But to come back to the main thing, and the thing with which we started, Edwards is a "Don't Worrier," a chaser away of harassing care.

He summed up his whole don't worry policy to me in a few words a while ago, smiling complacently and leaning back comfortably in his office chair as he spoke. This is what he said:

"I never heard of a man who made anything out of worrying. On the other hand, I have heard of many men who have lost their health and ruined their business through worrying."

"It seems to me that worry is a great waste of energy. If men would only utilize the vital force required for worrying, and put it into good, hard work, there would be fewer business failures in this and in all other countries."

Pretty sound sense, isn't it, business men?

The St. Lawrence Waterway

(Continued from page 5.)

for grain, been overshadowed by the power of rail transportation from Buffalo eastward to American ports. This within the next few years is to be changed by the building of a new barge canal from Buffalo to Albany having a maximum depth 11 ft., a lock length of 328 ft. and a carrying capacity of 2,600 tons.

This will enable our American neighbor who now possesses adequate elevator capacity at his eastern lake terminal to invite for water transportation to New York a large portion of the western grain traffic. The question therefore, of importance to Canadians is to carefully consider what position our present St. Lawrence water-

way will occupy in view of the added water facilities provided through American territory. The Canadian route as it exists must be tested and the question of adequate water terminals at the points of interchange examined, for it will ill-become the spirit of 20th century Canadianism to rely on nature alone for the transportation of her commerce. Where the rail meets the water at Fort William terminal facilities are in good hands and the foundations are being laid to meet future traffic. At Montreal we are creating elevator and conveyor capacities to meet this new business.

Somewhere, therefore, between Montreal and Fort William there must be created ample and adequate terminal accommodation at the best interchange point between the lake and river commerce. From Lake Superior to the eastern end of Lake Erie the waterway conditions are identical for both, and the lake traffic reaches Buffalo and Port Colborne under like conditions. At Buffalo the storage capacity for grain at the present moment is 22,000,000 bushels and the great proportion of this storage capacity is owned and controlled by the great railway running out of Buffalo to the sea. Without neutral storage capacity the transportation of grain becomes through the United States a lake and rail proposition. We offset this with a beginning of a terminal at Port Colborne, having a storage capacity of 1,000,000 bushels and from Port Colborne onward to the sea there is a channel depth of 14 feet compared with the channel depth of 11 feet through the new barge canal of our neighbor. The Port Colborne elevator is not controlled by any railway and is free to receive water-borne grain for transfer through the Welland Canal or by railway depending upon the route.

Coming through the Welland Canal into Lake Ontario we have on the American side the Port of Oswego with an elevator capacity of 800,000 bushels and on the Canadian side we have Prescott and Kingston with an elevator capacity of 1,800,000. Oswego, 364 miles from the sea with 200 miles of canal to go through, is the American eastern lake terminal at Prescott is 119 miles from the ocean with only 46 miles of canal. From Oswego to New York a boat drawing 11 feet of water and carrying 2,600 tons, making an average speed of 12 miles per hour will take 30 hours to make the distance from Oswego to New York, the same ship leaving Prescott for Montreal will take 10 hours. With equal terminal facilities at both places, grain shipped by the Canadian route will be 20 hours on its way to Liverpool by the time the boat leaving Oswego will be discharging her cargo at New York; if we assume that the American boat can travel from Oswego to New York through the 200 miles of canal at the same speed and carry the same cargo that the Canadian boats can travel and carry through our own system, which is not the case. Allowing six miles per hour for the average speed while in the canal and eight miles while in the open water the comparison between the two routes would be on a fair basis.

Under these conditions it would take the boat leaving Oswego 54 hours to reach New York and take the boat leaving Prescott 17 hours to Montreal. It, therefore, transpires that the grain shipped by way of the St. Lawrence route and Montreal would be two days on its way to Liverpool while the grain was being discharged in the Port of New York, and the Canadian boat that carried that grain to Montreal will be two days on her return trip to get her second cargo. In despatch, therefore, the present Canadian route under equal terminal development has four days per trip advantage of the new American route; with the existing conditions on the Canadian side as against the improved conditions in five years on the American side.

In physical conditions, therefore, the present Canadian waterway may be counted upon to hold its own against the new American barge canal in process of construction. The Canadian route of to-day is three feet

deeper, has fifteen fewer locks, has a greater carrying capacity and is 110 miles shorter than will be the new barge canal from Buffalo to New York when in 1915 it will be open for business. But in my humble opinion equality of physical conditions alone will not be sufficient to ensure to the Canadian route that predominance of trade advantage it should enjoy. We can have and must have the shortest and best equipped trade route in North America. Our present weakness is in storage capacity, terminal facilities and ship tonnage. Without this equipment the best waterway in the world will only yield a small percentage of its efficiency. In the order of their importance, therefore, I put the problems to be worked out to maintain the prestige of the St. Lawrence route:

1st.—Vastly greater terminal facilities.

2nd.—Increased storage capacity.

3rd.—A deeper inland waterway.

We have now briefly traced the channel approaching the head of ocean navigation at Montreal. We have followed the inland waterway from the Great Lakes to its meeting point with the ocean business. Permit me now to say a word or two with reference to your national sea port at Montreal where inland and ocean navigation meet. Your national port and its affairs are administered by a Commission of three appointed by the Federal Government and paid to look after its business and development. Up to the present time there have been spent in its development \$12,000,000, and upon the St. Lawrence Ship Canal \$10,000,000, a total of \$22,000,000, and upon that capital investment there is transacted a tonnage of five and half millions in nine months.

The monthly business export and import in value exceeds that of any port in North America except New York. Glasgow has been developed at a cost of eighty millions. Newcastle seventy-five millions, Manchester fifty millions, and these three British ports are each doing a monthly business less in value than Montreal. Your national port controls 32 miles of river frontage without a single dollar of vested interest to impede its economical development. It controls and operates its own railways and is building a high level railway from one end of the harbor to the other. This high level road will give to every industrial establishment on the river front access to every railway doing business with Montreal on the same terms and deep water communication as well.

It is equipped with the most modern and most extensive grain handling system in the world—every ship being fed with grain at her own berth night or day.

Within the last two years it has been possible to reduce the handling cost of every ton of through freight by one-half, the reduction amounting to 29½¢ per ton. Montreal is practically a free port, no tonnage dues being charged against the ship. She raises her revenue through a modest wharfage charge, shed rentals and privileges, and has been able to pay up to the present all her interests and maintenance charges without resorting to other sources of revenue ordinarily used in other ports. Finally, it is the aim of the Harbor Commissioners of Montreal to create a modern business sea-port whose economic administration and careful development will provide to Canadians a sea-port of which they shall be justly proud.

A dispatch from Vancouver states that arrangements have been made between the British Columbia lumbermen and the retail dealers of the Prairie Provinces by which no American lumber will be handled by the latter. The aim is to cut out the sale of American lumber entirely, and the dispatch says it will mean at least 200,000,000 more feet of lumber must come from the British Columbia mills to the prairie henceforth. This combine prevents every retail dealer in the province from handling any American lumber and if it does not also prove the most expensive combine that has yet struck Western Canada, we will be surprised and gratified.—Grain Growers' Guide.

Writing in the Canadian Gazette, H. V. F. Jones, London Manager of the Canadian Bank of Commerce, says, with reference to the real estate situation in Canada generally: You ask me my opinion of the real estate situation. It is a rather mixed one. My stay in the various towns was a short one—too short to form any very definite conclusions, but from information I gathered I am inclined to the belief that in a great many cases in the West the prices being paid for outside properties is not justified by local conditions. Of course, one hesitates to say, with past experiences in view, that these prices will not still advance, but I certainly would advocate for British investors the necessity of exercising the utmost caution in speculating in properties outside the towns proper. In several of the large Western centres there probably will be scope for investments in city property for some time to come, but even in this caution is desirable.

September transactions in stocks on the New York Stock Exchange amounted to 7,640,070 shares, as against 9,951,264 in August, and 20,022,063 in September, 1909. The dealings in bonds last month amounted to \$49,891,000, as against \$28,888,000 in August, and \$132,220,363 in September, 1909.

"Pig iron production in September," says the Iron Age, "amounted to 2,054,075 tons, or 68,476 tons a day, an increase of about 500 tons a day over the August rate. There has been no curtailment of output worth mentioning since the drop from 75,500 tons a day in June to 64,300 tons a day in July. Production of all kinds of pig iron is now at the rate of about 24,900,000 tons a year."

For the first nine months of 1910 new security issues in the United States have increased by \$27,081,959 over the corresponding period of 1909.

The estimated net earnings of the Detroit United Railway for the year 1910 are \$3,380,000, and the estimated surplus is \$1,530,000, the largest in the Company's history.

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They Haven't Caught It Yet, but Perhaps They Will in Time for Christmas.—Montreal Witness.

WINNIPEG ---- WHERE TOWN LOTS ARE GOLD MINES, AND EVERYONE IS WELCOME SAVE THE PESSIMIST.



Winnipeg, from the top of the Winnipeg Paint and Glass Co. building. Construction work in foreground is for the million-dollar branch of the Bank of Montreal. Tall structure is an office-building at Portage avenue and Main street. The Grain Exchange is on the extreme right, with the T. Eaton Co. building on the extreme left.

WINNIPEG, Nov. 7, 1910.
ONE day in the fall of 1904, six years ago, I stood at the corner of Portage avenue and Main street, talking to my friend, the pessimist. We were looking up Portage Avenue and across to the site the Dominion Government, or Clifford Sifton, which was the same thing, had selected for the city's new post office. "It is wrong," said my friend, "it's all wrong."
"We are going to have a good crop," I ventured.
"No, we're not," said he.
"Why not?"
"If we have a good crop, God Almighty's changed," and Mr. Pessimist waved his arm defiantly in the air.



Midnight in Winnipeg.

"We've had two good crops already, and if we have another God Almighty's changed."

The question under discussion had been the purchase of the post office site at \$1,000 per foot frontage. Sifton had paid the price and the West gasped. The price of this land was double that of a year previous and it surely must be wrong.

To-day, were that land for sale and listed at \$5,000 per foot, it would not long lack a bidder. In this last six years the price of Winnipeg real estate has advanced anything up to 500 per cent. and the momentum is so great that the pace is holding, in fact, choice business lots seem to be increasing in value at the rate of \$1,000 per foot per annum.

The red blood of the optimist pulsates through Western veins and he who is not so imbued had better stay away from Winnipeg else he will be filled with envy, the breeder of hatred and malice, which shortens and otherwise spoils life. For Winnipeg is making money so fast and in such large amounts as to take your breath away. Save for this year, which has witnessed drought and a slight shortage, the annual increase in Bank Clearings is about 30 per cent., while the population is at the rate of about 15 per cent. Therefore, to prosper in Winnipeg one would not need to be an optimist and to have the nerve engendered by optimism, for it is hard to realize that the advance in Winnipeg real estate is in proportion to the country's growth and that boom features are lacking. If you ask the Winnipegger if he is not going too fast, he will look at you with a pitying stare, for he recognizes you as being from the east, and therefore to be pitied. He won't begin an argument, for that is beneath his dignity, but if he likes you he will tell you that the building the Bank of Montreal is putting up is costing \$1,000,000, also that the money that is pouring into the city for real estate is from Europe.

Yesterday I met my friend the pessimist again, and by a strange coincidence, it was at the same corner.

"Hello," I said, "do you know, I was just thinking of you; do you remember when I tried to tell you that Western Canada had become too large for a failure of crops, that a great flood of prosperity had set in over the country?"

"Yes," he replied, "I remember something about it, but this is all wrong."

"What is all wrong?" I asked.

"This business all round us, this real estate game.

These fellows sit down and talk about real estate and they don't know what they are talking about."

"They are making the money," I replied.

"Yes, but they are wrong, wrong," and Mr. Pessimist walked away muttering.

This is a character to be recognized only by the experienced westerner. He is the pessimistic old timer, a type of the man who has seen new comers walk in his steps and pick up fortune by the simple effort. The particular individual I have reference to has lost two fortunes other people made for him. The first was in 1881 with the bursting of the boom which culminated that year. Then he bought land at prices which discounted the growth of the city and the country by twenty-five years. Then not one bushel of wheat was exported, while had last season been normal, the crop would have been 100,000,000 bushels for export. The change from the shadow to the substance has been gradual and so not recognized. The suffering this land underwent subsequent to the bursting of the boom left a bitterness which is defiant. So it is that the old timer has stood by inert, and others have sown and harvested.

In 1904 the T. Eaton Company, Ltd., purchased land on Portage Avenue, till Winnipeg wondered. Their plans were laid with all the insight and foresight possible and the future provided for. Almost ere the building was completed it was decided to add another storey. Since then two more storeys have been added and another wing constructed, till the store is double the original plan. Lately it was decided to tear down the power plant which is now across Hargrave Street, which has been tunnelled. Eaton's has simply been the development of Winnipeg and Winnipeg has been the development of the West.

Five years ago there were not to be seen many people on Portage Avenue, now the promenade is as heavy as

that of Yonge Street, apparently five times as great as five years ago.

One thing is very, very apparent, and that is that outside money is establishing the prices in real estate in Winnipeg. There is no game of swapping jack knives and inflation of values by internal leaven. The people who buy land do so with the idea of, in the case of vacant property, selling it to him who wishes to use it. In the old days the speculator sought to turn it over to some bigger fool than himself. "Exercise reasonable care and you cannot go wrong in Winnipeg real estate," is what you are told in Winnipeg, and I believe it.

There is no reason why this ratio will not be maintained, at least none that I know of, and with it will be maintained the increase in realty values. Now is the consummation of which the dreamers dreamed when Winnipeg boomed in 1880. The boomsters were right. In the light of the present the prices they reached were not too high, but 30 years is a large slice out of a lifetime, and few there were who could wait. Some there are who have held their land ever since and are meeting their reward, but others let go and Winnipeg has much land which has been sold in tax sales that is now worth thousands of dollars per foot. Again, there are many men who were wealthy citizens fifteen years ago who failed to acquire at that time of opportunity and have seen outsiders come in and reap the great rewards. The dissipation of 1880-1 gave real estate a reputation which is not yet effaced. Yet Winnipeg values will advance with the development of the great West, as will Toronto and Montreal, only more direct. The man who buys real estate knows when his payments fall due and provides for them. The man who buys speculative stocks on margin feels every spasm of the world of finance. Our industrial stocks are as dependent on the

growth of the West as is Winnipeg real estate, and the process has not yet been devised whereby a town lot may be sold short. The history of Canadian promotions has not been any too pleasant and, while the East complains of Western land speculation, capital is chiefly concerned with its own welfare, and the situation here is so engaging and the reputation of certain financiers so bad, that I see why the choice lies in Western land. The West will rule the East, the tide of trade tells the tale, and here is the fountain head of our prosperity.

Undoubtedly the future is discounted, but develop-



Artistic Residential Section.

ments are rapid and he who waits a fall in price may wait so long that any concession will find prices higher than they are to-day. The damage to crops this year was no doubt serious, yet it has had no apparent effect. One reason no doubt is that the falling off in revenue from this source has been more than made up by influx of capital in the hands of emigrants. Perhaps the marvellous rate of growth of Winnipeg is best set forth by the following table of statistics put out by the Winnipeg Development and Industrial Bureau:

Population of Winnipeg	
1902	48,411
1904	67,262
1906	101,057
1908	128,000
1910	140,000
(20,000 population in suburbs)	
Total Assessment	
Winnipeg Realty Values	
1900	\$ 25,077,400
1902	28,615,810
1905	62,727,630
1906	80,511,727
1909	131,402,800
1910	157,006,220
(Tax Rate 10.80 Mills)	
Business Growth	
Winnipeg Bank Clearings	
1902	\$188,370,003
1904	294,001,457
1906	501,585,914
1908	564,111,801
1909	770,649,522
Building Growth	
Winnipeg Building Permits	
1903-4-5	\$ 26,264,500
1906-7-8	23,444,200
1909	9,226,325
1910	9,835,500
Total past 7 1/2 years	\$ 67,770,625

W. H. P. JARVIS.

P.S.—There is nothing in the above intended to induce the public to buy Winnipeg or other real estate without direct knowledge, or in answer to newspaper advertisements. All speculation is bad in that it is dangerous, but real estate in Western Canada, to my mind, bears great attractions over speculative stocks.

W. H. P. J.



Holiday scene in Winnipeg, looking north on Main Street, corner Portage Avenue.

A Test of the Banking System

By H. M. P. ECKARDT.

A SHORT while ago Mr. L. Stewart Patterson, of the Eastern Townships Bank, offered a prize of \$100 for the best essay on the Canadian Banking System, the competition being confined to United States bank clerks. The prize essays were published in the July number of the Journal of the Canadian Bankers' Association. As remarked by Mr. Knight, the editor of the journal, the papers afford an excellent opportunity for Canadian bankers to see themselves through their neighbors' spectacles. The two successful writers prove by their handling of the subject that they have acquired a good grasp of the essential features of banking in this country. In his concluding paragraph one of the prize-winners, Mr. H. M. Priest, raises a very interesting question. He says: "A great test of the efficiency of the system is now being made in the building up of the Canadian Northwest; and the ability of the banking institutions to stand the strain seems to have been already satisfactorily demonstrated. The public in Canada has hardly realized the fact that the rapid upbuilding of Western Canada has constituted quite a severe test of the efficiency of our banking system. It has been taken as a matter of course that the banks should establish branches in the new towns there and finance the business of an increasing population to the satisfaction of all their customers. A large part of

the public has not fully realized what this process has involved."

It seems clear enough that in the decades immediately ahead of us the expansion and growth of the various parts of the Dominion, especially of the Western Provinces, will proceed on an extensive scale. There seems to be good reason for anticipating that it will proceed much more vigorously than in the past. We may look forward to the day when Montreal and Toronto will each have a population of a million, when Winnipeg and Vancouver will be perhaps three times their present size, when the map of Canada will contain the names of hundreds of towns which are now not in existence, when the population of the whole Dominion will be twenty millions or more, and when our foreign trade will be two, and perhaps three or four billions a year. It may be assumed that when we reach that stage the aggregate of our internal trade, the particulars of which do not find their way into the public prints, will have reached enormous dimensions.

The question is will the expansion of the banking capacity keep pace with the expansion of the general business of the country? In other words, will the chartered banks adjust themselves with as much facility as they have shown in the past to the conditions of change that will confront them? Or will they lag behind the general progress, and shall we see various disconcerting signs of their incapacity or inability to take proper care of the commerce and industry of the country? The young observer in the United States, to whose prize essay reference has been made, evidently believes that the Canadian banks will acquire themselves creditably in dealing with

the problems that lie in their path. He says "the ability of the banking institutions to stand the strain seems to have been already satisfactorily demonstrated"; and most of those who are familiar with the working of the banking machine in Canada will consider that his pronouncement is correct.

The matter of coping with the prospective enlargement of Canada's population and trade involves for the banks a large increase in their branch establishments and in the amount of their resources. European experience suggests that there will be no radical difficulty in the way of our banks doing both. The organization of the best banks is such as to permit them to double or treble the number of their branches without sacrificing efficiency of control and administration, also to enable them to handle with good results to their shareholders and their customers a like increase of assets or resources.

It is to be noted that one of the principal reasons why the Canadian banks have adjusted themselves with facility to the rapidly expanding business of the past ten years is found in the flexibility of the system under which they work. The laws of this country do not prescribe with minuteness or exactness how the banks shall carry on their business or how they shall invest their depositors' monies. If the machine is to work smoothly and satisfactorily in the future this flexibility of system must not be lost.

There are two things that have especially contributed to our recent banking development. One is the enjoyment by the banks of their rights of free note issue; the other is the heavy movement of outside capital to this country. With regard to the latter, it may be said that it has

furnished the wherewithal for the greater part of the expansion of mercantile loans that have taken place. Needless to say, it lies in the power of the Dominion Government and in the power of the Provincial Governments, through unwise legislation, to materially check this movement. Attempts on their part to lay extraordinary burdens on capital or to pursue the corporations after the fashion in vogue in the United States would add considerably to the task of the banks in financing our future development.

—\$—\$—

How Brokers Get Rich.

The investor looked over the stock list the other day and decided that the price of Great Northern was a reasonable one. So he told the \$10,000 office manager of the firm who did his business to buy him one share at 123 1/4. The manager gave the order to the \$20 a week senior office boy, who ran upstairs with it, two steps at a jump, into the order room. Handing the order slip to the \$50 a week order clerk that person turned it over to the \$25 a week telephone clerk, who transmitted the order to the \$25 a week operator in the booth on the Stock Exchange floor. Then it went to the odd lot broker, who owns a \$70,000 seat and is worth several million dollars outside of business profits. The order executed, notice of it came back through very high salaried channels, meeting the attention of \$7,500 a year cashiers and \$3,500 a year book-keepers and from fifteen to twenty well-paid clerks until the machinery of the operation ceased. A few days later the investor received his bill for putting through this transaction. It amounted to twelve cents.

ALLAN LINE

FAST TURBINE STEAMERS
Close of St. Lawrence Season

MONTREAL TO LIVERPOOL.
TUNISIAN, Fri., Nov. 4, 6 a.m.
VICTORIAN, Sat., Nov. 11, 9 a.m.
CORNICAN, Fri., Nov. 18, 9 a.m.

MONTREAL TO GLASGO.
*PRETORIAN, Sat., Nov. 5, Daylight.
*HESPERIAN, Sat., Nov. 12, Daylight.
*IONIAN, Sat., Nov. 19, Day ght.
*One Class Cabin steamer

CHRISTMAS SAILINGS
TO LIVERPOOL.

From St. John. From
St. John. Halifax.

VIRGINIAN, Fri., Nov. 25, Sat. Nov. 26
TUNISIAN, Sat. Dec. 3
VICTORIAN, Fri. Dec. 9, Sat. Dec. 10
GRAMPIAN, Thurs. Dec. 15.

For full information as to rates, reservations etc., apply to

THE ALLAN LINE
77 Yonge St., Toronto.
Phone Main 2131.

"THE COMPLETE HOTEL"
STATLER
BUFFALO.
450 ROOMS WITH BATH
AND CIRCULATING ICE WATER \$1.50 UP.

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NORTH TORONTO
It carries through coaches and sleepers for Ottawa and Montreal, and ARRIVES MONTREAL 7.00 A.M.

Leaves West Toronto 9.45 p.m. Leaves North Toronto 10.00 p.m.
CANADIAN PACIFIC RAILWAY
R. L. THOMPSON, D.P.A., Toronto

MONTREAL

4 TRAINS DAILY 4

7.15 AM. 8.30 AM. 9.00 AM. 10.30 P.M.
GRAND TRUNK RAILWAY SYSTEM

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A pure nourishing tonic, and appetizing food. The best for yourself, the best for your family. Makes rosy cheeks and builds sound bodies.

Amber Ale

Brewed by...

The Toronto Brewing & Malting Co.'s Limited.

THE ADVANTAGE OF A DOUBLE-TRACK RAILWAY.

Is obvious to even the most inexperienced. That it contributes to safety, comfort and reliable service is conceded, and no wonder the Grand Trunk System is the popular choice for Montreal, Detroit, Chicago, etc.

Canadians are and should be proud of their "International Limited," the fastest and best equipped train in Canada, which regularly makes the run in seven and a half hours, Montreal to Toronto. The Business Man's train at 10.30 p.m. from either end lands you in Montreal or Toronto for breakfast, fit for business, as the smooth roadbed and lack of jarring enables you to enjoy a comfortable night's rest.

Full information, tickets, berth reservations at City Ticket Office, northwest corner King and Yonge Streets. Phone Main 4209.

TALE OF THE TAPE

Record of the Market Fluctuations of Canadian Stocks for the Day, with High and Low a Year Ago. Inactive Securities.

Par Value	Outstand'g Common Stock	Out-standing Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.	High	Date	Low	Date	Ask	Bid
100	180,000,000	55,616,665	176,333,583	3,185,000	Transportation	188 1/2	Oct.	188	Mar.	118		
100	12,500,000	6,000,000	2,500,000	601,994	Canadian Pac. Ry.	188 1/2	Oct.	188	Mar.	118		
100	3,500,000	1,800,000	2,500,000	601,994	Dul. Sup. Trac. Co., com.	70 1/2	Sept.	63	Sept.	79 1/2		
100	1,400,000	600,000	437,802	437,802	Haltfax Electric	124 1/2	Dec.	108 1/2	Jan.	130		
100	7,463,703	5,000,000	8,627,731	1,024,465	Havana Electric	99 1/2	Dec.	97	Jan.	101		
100	7,463,703	5,000,000	8,627,731	1,024,465	Do, pref.	99 1/2	Dec.	97	Jan.	101		
100	7,594,500	4,552,600	24,958,813	3,073,400	Illinois Trac. pref.	98	July	100	....	89 1/2		
100	15,000,000	8,400,000	56,895,000	1,853,572	Mex. N. W. Ry.	Listed	Feb.	122	Dec.	130 1/2		
100	11,487,400	8,400,000	56,895,000	1,853,572	Mexico Trac. Co.	146	May	146	May	146		
100	16,800,000	8,400,000	56,895,000	1,853,572	Min. St. P. & S.S.M.	148 1/2	Jan.	134	Nov.	136		
100	10,000,000	5,000,000	2,941,500	142,380	Montreal Street	223 1/2	Dec.	203	Jan.	224		
100	1,000,000	500,000	2,500,000	1,000,000	Northern Ont. Trac.	36 1/2	Dec.	34	Jan.	41		
100	3,000,000	1,500,000	2,500,000	1,000,000	Porto Rico Ry. Co., com.	52	April	35	Dec.	60		
100	3,000,000	1,500,000	2,500,000	1,000,000	Que. R.L. & P. Co., com.	38 1/2	Dec.	35	Jan.	42		
100	3,000,000	1,500,000	2,500,000	1,000,000	Richelieu & Ontario	94 1/2	Dec.	77	Jan.	94		
100	3,000,000	1,500,000	2,500,000	1,000,000	Rio de Janeiro	103 1/2	May	79	Jan.	102 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	St. L. & Chl. S.N. Co.	128 1/2	Nov.	105 1/2	Jan.	112		
100	3,000,000	1,500,000	2,500,000	1,000,000	San Paulo R.L. & P. Co.	14 1/2	Jan.	14 1/2	Mar.	14 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Toledo Ry.	14 1/2	Jan.	14 1/2	Mar.	14 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Toronto Ry.	130	Dec.	107 1/2	Jan.	120 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Tri-City, pref.	93 1/2	Oct.	84 1/2	Jan.	112 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Twin City, com.	116 1/2	Dec.	96 1/2	Jan.	110 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Winnipeg Electric	190	June	156	Jan.	193		
100	3,000,000	1,500,000	2,500,000	1,000,000	Telegraph & P.	150	April	138	Jan.	144		
100	3,000,000	1,500,000	2,500,000	1,000,000	Bell Telephone	207 1/2	April	195 1/2	Jan.	200		
100	3,000,000	1,500,000	2,500,000	1,000,000	Consumers Gas	25 1/2	Nov.	23 1/2	Jan.	25		
100	3,000,000	1,500,000	2,500,000	1,000,000	Mackay, com.	74 1/2	Sept.	69	Jan.	74 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Do, pref.	74 1/2	Sept.	69	Jan.	74 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Mex. L. & P. Co., com.	89	Jan.	63 1/2	April	88 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Do, pref.	107 1/2	Jan.	103 1/2	July	107 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Montreal Power	136 1/2	Dec.	126	Mar.	142 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Ottawa L. H. & P. Co.	108 1/2	Dec.	100	Mar.	120		
100	3,000,000	1,500,000	2,500,000	1,000,000	Shaw. W. & P. Co.	103 1/2	Dec.	85 1/2	Jan.	109 1/2		
100	3,000,000	1,500,000	2,500,000	1,000,000	Toronto El. Light	135	Jan.	114	May	117		

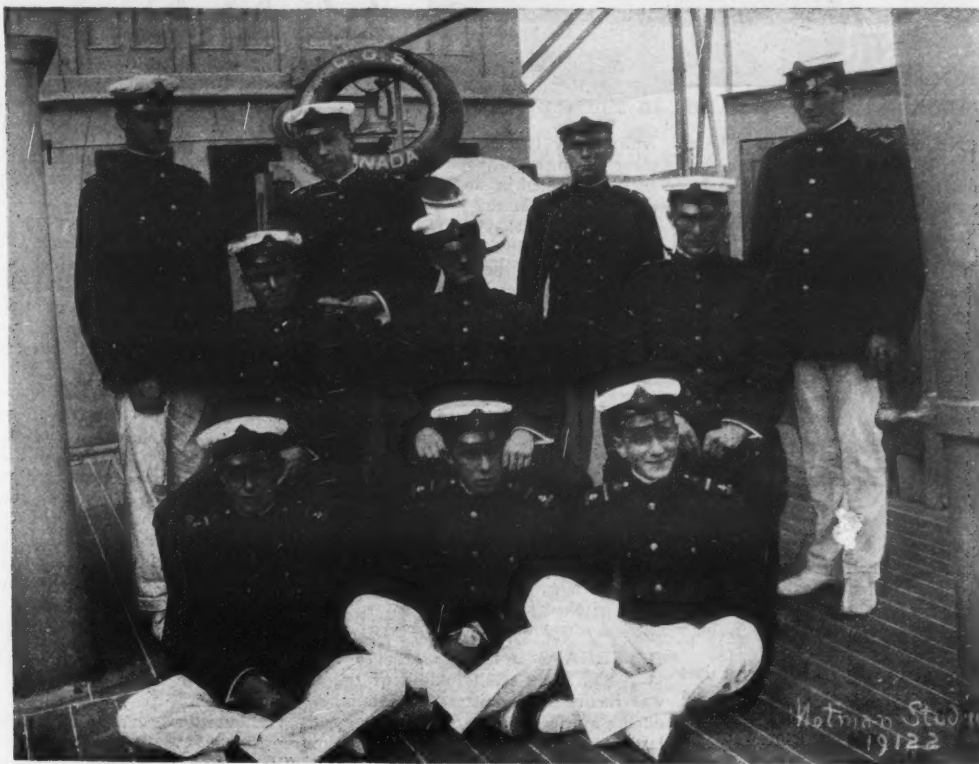
Par Value	Capital Stock Outstanding	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1909.				Wednesday Nov.
					High	Date	Low	Date	Ask
				Banks					
243	4,866,666	2,530,666	294,653	British North America	155	Mar.	148 1/2	Feb.	150
50	10,000,000	5,000,000	235,766	Commerce	201	Dec.	171 1/2	Jan.	209
100	4,000,000	2,000,000	148,841	Dom. Bank	248	Aug.	236	April	237
100	3,000,000	1,500,000	408,665	Eastern Townships	165	Dec.	155	Jan.	163
100	2,500,000	1,250,000	302,132	Hamilton	206	Dec.	199	Jan.	205
100	2,500,000	1,250,000	302,132	Hochelaga	140	Jan.	140	Jan.	140
100	5,454,846	2,727,423	698,135	Imperial	234 1/2	Jan.	225 1/2	Nov.	222
100	6,000,000	4,500,000	102,157	Merchants	170	Dec.	160	Jan.	188 1/2
100	1,000,000	500,000	307,899	Metropolitan	211	Jan.	199 1/2	....	210 1/2
100	4,110,400	2,055,200	681,561	Montreal	254 1/2	Aug.	245	Sept.	....
100	14,400,000	12,000,000	1,200,144	New Brunswick	276	May	263	Oct.	....
100	2,000,000	1,000,000	44,885	Nova Scotia	285	Jan.	276	Dec.	280
100	3,461,460	1,730,730	455,919	Ottawa	213	Feb.	205	Mar.	211 1/2
100	2,500,000	1,250,000	35,471	Quebec	126	Jan.	126	Jan.	126
100	5,000,000	2,500,000	228,393	Royal	233	June	212	Feb.	245
50	2,000,000	1,000,000	54,074	Standard	241	Jan.	224	April	220
100	4,000,000	2,000,000	102,443	Traders	227	Jan.	212	July	211 1/2
100	4,374,500	2,200,000	302,443	Union	148	Dec.	136	Jan.	144
100	3,244,800	1,600,000	25,676	Union	140	Dec.	130	July	150

Par Value	Outstand'g Common Stock	Out-standing Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1909.					Wednesday Nov
						High	Date	Low	Date	Ask	
100	8,125,000	1,875,000	7,500,000	.....	Industrials and Miscellaneous	33	Oct.	27½	Dec.	...
100	8,125,000	1,875,000	7,500,000	.....	Amal. Asbes. Corp. com.	33	Oct.	28	Dec.	16
100	3,000,000	1,000,000	510,000	.....	Do. pref.	21½	Oct.	21	Dec.	18
100	3,000,000	1,000,000	510,000	.....	Black L. Cons. Asb., com.	93½	Dec.	87	Dec.	83½
100	750,000	750,000	49,000	63,588	F. N. Burt Co. com.	59½	Dec.	53	Oct.	...	
100	750,000	750,000	49,000	63,588	Do. pref.	93½	Dec.	91½	Oct.	...	
100	3,500,000	5,000,000	3,500,000	756,940	Can. Car. & P. com.	.....	.....	.....	.....	.....
100	3,500,000	5,000,000	3,500,000	756,940	Do. pref.	.....	.....	.....	.....	.....
100	13,500,000	10,500,000	5,000,000	75,296	Can. Cement, com.	.....	.....	.....	.....	24
100	13,500,000	10,500,000	5,000,000	75,296	Do. pref.	.....	.....	.....	.....	36½
100	6,000,000	.....	13,712,527	3,306,001	Canada Perm.	163½	April	140	Jan.	.....
100	2,784,000	1,392,000	2,641,800	76,700	Can. Cons. Rubb. com.	106	Sept.	27	Jan.	97	
100	2,784,000	1,392,000	2,641,800	76,700	Do. pref.	125	July	83	Jan.	107½	
100	4,700,000	2,000,000	267,668	1,829,000	Can. Gen. Elec. com.	123	July	101	Jan.	107½	
100	545,000	408,310	54,398	71,711	City Dairy, com.	35	May	15	Jan.	40	
100	545,000	408,310	54,398	71,711	Do. pref.	102½	Oct.	85	Jan.	.....
100	1,788,814	.....	549,275	549,275	Crown Reserve	6.00	Oct.	2.60	Jan.	2.85
100	35,888,000	.....	.....	.....	Dom. Steel & C. Corp.	79½	Sept.	.....	Jan.	61
100	5,000,000	1,859,030	6,451,058	565,780	Do. pref.	110	June	95	Mar.	98	
100	40,000,000	1,500,000	12,000,000	522,178	Lake Superior Corp.	33½	May	14½	Feb.	124	
100	2,100,000	1,050,000	1,050,000	1,284,395	L. of Woods Milling	124½	Oct.	112	Jan.	125	
100	2,100,000	1,050,000	1,050,000	1,284,395	Do. pref.	124½	Oct.	112	Jan.	125	
100	7,488,145	.....	421,482	421,482	La Rose Cons. M. Co.	8.47	Aug.	4.20	Nov.	4.80
100	1,800,000	.....	978,966	978,966	Laurentide, com.	130	Sept.	112	Jan.	.....
100	.....	1,200,000	.....	.....	Do. pref.	131½	Dec.	112½	Jan.	.....
100	2,500,000	2,500,000	.....	.....	Maple Leaf Mill, com.	.....	.....	.....	.....	48
100	2,500,000	2,500,000	.....	.....	Do. pref.	.....	.....	.....	.....	94
100	700,000	800,000	.....	395,596	Montreal Steel	105	Dec.	68	April	117
100	700,000	800,000	.....	395,596	Do. pref.	117	Dec.	104	April	118
100	6,000,000	.....	935,187	935,187	Nipissing Mines Co.	12.91	Sept.	9.25	Feb.	10.98
100	6,000,000	1,030,000	4,500,000	333,307	N. S. Steel, com.	87½	Nov.	84½	Mar.	127½	
100	6,000,000	1,030,000	4,500,000	333,307	Do. pref.	122	Dec.	114	Jan.	122½	
100	2,500,000	1,020,000	4,000,000	328,587	Opelle Flour	124½	Dec.	117	Mar.	127½	
100	2,500,000	1,020,000	4,000,000	328,587	Do. pref.	128	Sept.	118½	Feb.	127½	
100	2,100,000	2,000,000	2,000,000	602,005	Pennmans, Lim. com.	66	July	42	Feb.	60	
100	2,100,000	1,075,000	2,000,000	602,005	Do. pref.	153½	May	104	Oct.	107	
100	2,100,000	1,075,000	2,000,000	602,005	W. Rogers & Co. com.	152	Dec.	101	Mar.	100	
100	327,500	900,000	.....	686,690	Do. pref.	111	May	97	Mar.	.....
100	327,500	900,000	.....	686,690	Do. pref.	111	May	97	Mar.	.....
100	8,750,000	350,000	.....	558,950	Shredded Wheat, com.	43½	Dec.	25	April	.....
100	8,750,000	350,000	.....	558,950	Do. pref.	87½	Dec.	87½	Jan.	.....
100	1,700,000	1,250,000	.....	91,303	Threlkney Cohalt Mine	164	Feb.	129	Jan.	125



THE DEAN OF CANADIAN GOLFERS.

An oil painting of Mr. George S. Lyon, by Mr. E. Wyly Grier, which was presented to the veteran golfer at a banquet at the Lambton Golf Club, Thursday, November 10th. The portrait will adorn the walls of the club house.



THE MIDSHIPMEN OF THE "NIOBE."

The above picture shows the first seven Canadian midshipmen, transferred from the "Canada" to the "Niobe" on the arrival of the latter at Halifax on October 27th, with three of their officers. Their names, reading from left to right, are: Standing—Mr. Charles T. Beard, Mr. P. S. German, Mr. Victor Brodeur, and Mr. W. G. Wright. Seated on chairs—Mr. Fortier (first lieutenant), Captain Stuart, and Mr. Woods (second lieutenant). Seated on floor—Mr. H. Trennick Bate, Mr. Percy W. Nelles, and Mr. John Augustin Barron.



Ruins of the quarters of the Country and Hunt Club at East Toronto, which were destroyed by fire on the morning of November 6th. The loss of the building is not so serious as the destruction of many years' accumulations of cups, trophies and rare prints.



Photograph, 1910, by Underwood & Underwood, New York.

A new and unpublished photograph of Mrs. Smith Holland McKim, who, it is rumored, will become Mrs. A. G. Vanderbilt in a few days.



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PRINCE FREDERICK OF TECK.

The brother of Queen Mary, who died recently. He was a man foremost in charitable works. His resemblance to his brother, Prince Alexander of Teck, who accompanied the present King and Queen to Canada in 1901, will be noted.

An English Ghost Story.

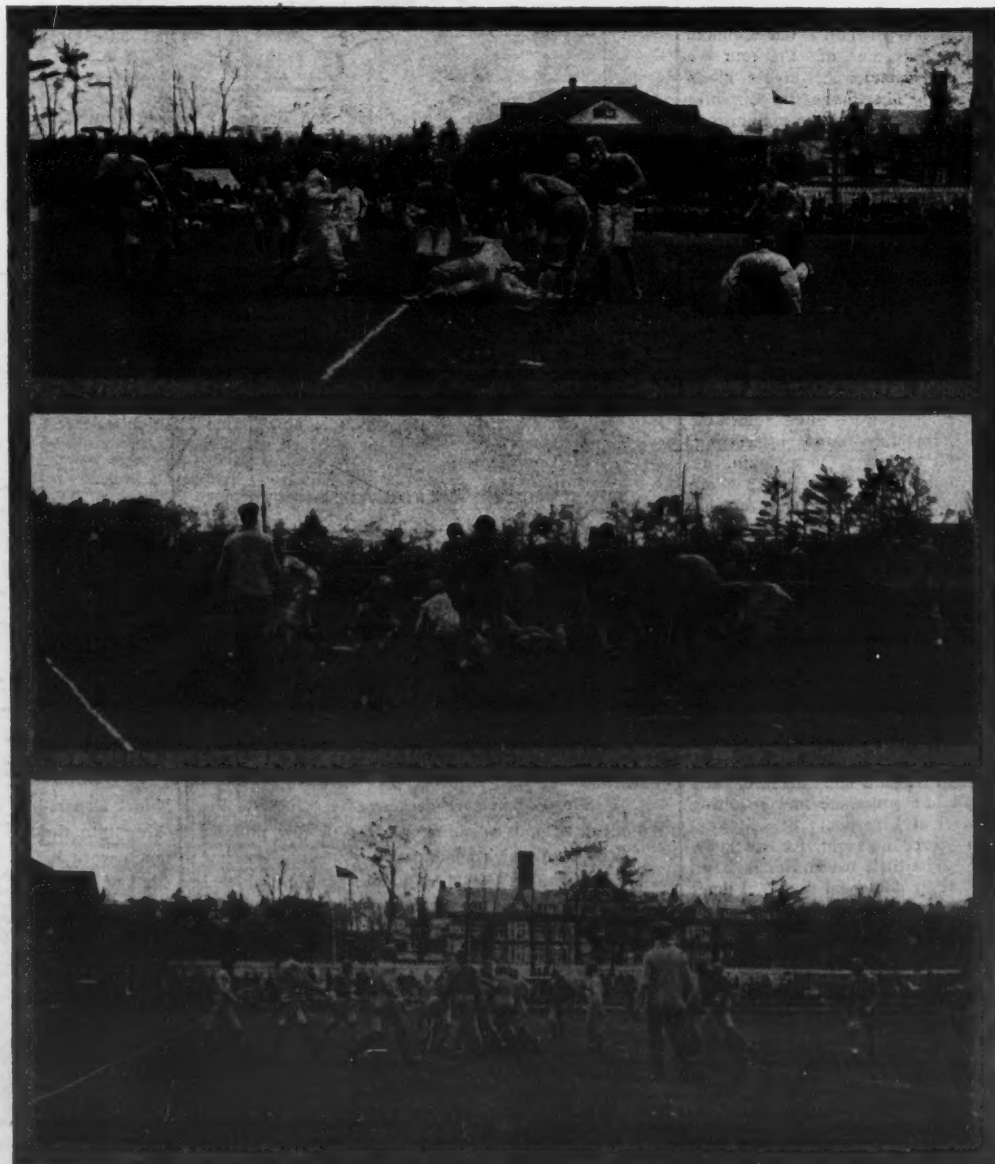
THE late Sir Henry Vane, who died a year or so ago, and his wife, daughter of the late Mr. T. Stewart Gladstone, of Capenoch, Dumfriesshire, had a strange experience at Hutton-in-the-Forest, the family place near Penrith, says Modern Society. Ghostly noises were heard in the walls, as if somebody was trying to get up a chimney and then falling down again. Getting quite worn out by the noises, Lady Vane determined to ascertain the cause, so one day, in the absence of her husband, she had the wall opened. A wide and lofty closet was discovered narrowing into a funnel at the top, where it opened by a very small hole in the roof. In the closet were the cover of a Bible bearing a date, a broken water-bottle, and human bones. The latter were gathered up and placed in a box, which was put in Sir Henry Vane's room to await his return.

Sir Henry arrived home tired after a long journey, so Lady Vane decided not to say anything about her discovery until next day. He went to his room to rest, and after he had been there some time she heard a tremendous noise. Rushing in, Lady Vane found her husband in a state of great trepidation. He had seen, he said, the apparition of a woman in a corner where the box of bones was resting! Lady Vane told him what she had done, and, guided by the date on the Bible cover, they found from the family archives that a woman had been walled up in the closet. Sir Henry and his wife themselves buried the bones in the churchyard, and the noise

of somebody making desperate efforts to escape up the funnel and then falling down violently was heard no more.

Mrs. Harriet Clark Fisher, of Trenton, New Jersey, is known as the "anvil queen," being one of the largest manufacturers of anvils in the world. Last year she started out on a globe-girdling tour, taking with her a maid and a man-servant. In thirteen months she completed her trip around the world, 18,000 miles of which she made in her car. During the whole journey she had no serious accidents, and although she penetrated far into the uncivilized regions of Asia, she experienced little more difficulty than if she had been touring in America.

No woman can be trusted to behave herself when she thinks she's the only woman in the world.—Galahad Jones.



WINNING THE INTERCOLLEGIATE CHAMPIONSHIP.

At Rosedale grounds, Toronto, on November 5th, the football team of Toronto University beat Queen's University by a score of 28 to 9, thus winning the championship for 1910.

LADY GAY'S PAGE

ONE would be very glad to be rid of the English murder case, which has had so much notice since last July! The celerity of the march of events kept the interest of a vast section of the public at fever heat, and from Dan to Beersheba the unhealthy influence of this unsavory subject permeated humanity. When once a man is hanged by the neck until he is dead the public forgets him with encouraging promptitude. We are not a morbid people in Canada, our digestion and temperament are in good order, and we naturally protest against the decadence which gloats over garbage and charnel house details. When there are so many beautiful and cheering things in life, so much hope and promise and all eternity to theorize and plan for, it seems to be pure cussedness to let our souls be clouded and our nerves unstrung by the seamy side and its ugly developments. Which reminds me of a rather funny episode I came across in Queen street last Saturday evening as I walked from York to Simcoe, thanks to the obtuseness of a certain conductor who forgot where I had asked him to set me down. A very old Jewess, of enormous circumference, and a very wiry little granddaughter of some six summers, were ambling along near me, when a car and an auto had a dispute about right of way. There was a crash and a hold-up of supper-hour traffic which soon filled the busy roadway. "Hurry, grandmother, hurry," cried the wiry little maid. "There's an accident; maybe there is a man killed! Let's hurry and see!" Grandmother planted her feet firmly and stood still. "Vy vill I hurry to see a dead man?" she said slowly. "Ven a man is gone dead, no more good is he. Vy vill I want to see him?" The little maid relapsed her pull on the fat hand and collapsed at this bit of reasoning, which, after all had its merits.

THE craze to see the man who is gone dead is just one manifestation of a curiosity that is baleful and unjustifiable and which one is continually meeting in intercourse with one's fellows. Perhaps no defect strikes the real gentleman or gentlewoman as a more certain mark of ill-breeding. "Why do you object to giving me information about your salary?" asked a woman of me one day long ago; "I can easily find out in another way, if I choose to take the trouble." Here was a further development and a franker revelation of the prying instinct with which some folks seem to be born. What I said to that woman (long ago!) was not pretty, and I should know better, now that I realize she could no more help being inquisitive than having a pug-nose (which feature has ever since borne an undesired connection in my mind with impertinent curiosity). One day this last summer, I was walking in Friedrich Strasse, in Berlin, with one of the sweetest women on earth. As we strolled along, there was a crash of glass across the road, a sudden clustering of people, a signal to a victoria passing, into which a handsomely dressed lady was hurried-

ly lifted by two gentlemen, and the three driven rapidly out of sight. As she was hoisted in, and as she passed us, we saw that the lady's face was covered with blood. The sweetest woman on earth dashed across the road and was in the dispersing crowd before I could detain her. I met her coming out, with her face blanched and her lips twitching. "Why on earth did you go there?" I rebuked. "Oh, I wanted to know what had been done to that lady," she gasped. "There is a pool of blood"—and then she nearly reeled off the pavement. Nothing more was said, but I often marvel at the impulse that led such a gentle creature to plunge into that crowd! And then, I admire the promptitude with which the party of three got out of sight, before that awful being, a Berlin policeman, got wind of them!

PERHAPS it may be because I had some small inkling of the way justice is administered in Russia, during a brief week in St. Petersburg last August, that my heart is touched at the plight of the Russian, Savro Federenko, now in prison in Winnipeg, because some one in Russia says he killed a police officer there five years ago. It is never difficult to get some one in Russia to say anything one wants, if one has an object to attain thereby, and if it's only some one saying that poor Savro killed a man, against Savro's denial of that sanguinary fact, I'd be inclined to take Savro's word for it. He is a Socialist, as all intelligent true-hearted open-eyed Russians are—that's no crime in this free country! It is rather touching that after fleeing for his life through a bunch of pepper-hot revolutionary countries, Savro reached Canada and breathed freely, taking up his proper name again, and settling down to work. Savro believed in and preached freedom in a country where such delusions are not healthy, his story has been looked into carefully by a body of men in Winnipeg who believe it, and the possibility of Savro being handed back to Russia to be dealt with is exactly equal to knocking Savro on the head! It is up to Canadians to deny the Bear his living meal, and I for one beg them to do so! We may safely doubt very strongly that he has done any more than did the lamb in that famous fable which curdled my young blood and caused me many tears in baby days. The Bear, like the Wolf in the fable, can trump up a charge that may satisfy himself, and devour the hapless victim, but I "hae ma doots," we Canadians will give him the helping hand! The Minister of Justice would not wink an eye before he set Savro free if he had heard the experiences of Russian justice that were told to me last summer.

THE conflagration on Scarborough Cliffs last Sunday morning has destroyed one of the charming country clubs of which Toronto is so justly proud, and has aroused memories of many gay and delightful reunions held there, when Royalty or Brains or

Beauty or Valor, or all four at once, were honored, or when "just oorsels" and our chosen friends were happy together at the flower-crowned tables or moon-and-star-gazing over the exquisite silvery lake. The Hunt Club House has its traditions, which will not be destroyed; like its beautiful trophies, by conflagration ever so disastrous. In memory, scores of brave men and fair dames will preserve those legends of hospitality and dainty fare, of pretty quarters and quaint decorations, of anniversaries and merry makings, of good stories and hearty laughter. The new Club House will soon rear its enlarged and more commodious walls, but we shall garner the traditions of the old one, the pretty, cosy and delightful little House on the Cliffs! It was unique in its treasures, and has, in its time, been the Mecca of pilgrims who represent the cream of Canadian society, not to speak of the foreign celebrities on its visitors' list.

THE question occurs to me, "Why should Ann Jane Robson be sent to jail for the winter?" Ann Jane is a very old white-haired woman who has no home, but whose husband is provided for in the Old Men's Home. Why the jail for Ann Jane? Here's a case for some of the shrieking sisterhood to get after, if they really believe in Equal Rights. Mr. Robson luxuriates in all the comforts of home and Ann Jane, arraigned in the police court, along with all the other vags, and remarking in protest that she had n't done anything wrong, to which the Beak genially assented, is bundled into the Black Maria and trundled off over the Don until spring. Poor old Ann Jane Robson, it's pretty hard lines at four-score, that there's no place for you but the police court and the Vanzant Castle! It reminds me though I confess the cases are not parallel, of the remark of a beggar of sturdy build, but that peculiarly offensive facial expression that thrives along the Thames Embankment. Being determinedly repulsed and told to go to work by a tourist whom he was annoying, he cast bleary eyes heavenward, and ejaculated with great indignation, "An' this is Christian H'England!"

WHEN His Royal Highness the Duke of Connaught comes to Canada, I am hoping there will be some look or smile or tone of voice left to recall the bonnie boy who tried to look wise and mature as he made his little speech on opening the college at which I happened to be imbibing information some forty years or more ago. By virtue of a chance success in examinations, I happened to be the one fortunate kiddie privileged to hold converse with Royalty. I cannot say I appreciated the honor as I should have done, nor the demure remark of His Royal Highness that we should all be very happy girls in such a beautiful and healthful place. I frankly confessed that my concern in my environment was entirely secondary to my anxiety as to whether the Royal memory had slipped a cog or

not, in regard to demanding a holiday for the school. I have always been an eminently practical minded person, but I am bound to agree that my manners were not as courtier-like as they might have been, for on being smilingly assured that the demand had been made and granted, I dismissed myself from the Royal presence with more haste than ceremony and raced off to convey the joyful news to the class.

WE were discussing the very fine and courtier-like ways of a certain noble lord, and the girl who has strong convictions took great exception to the practice of the noble lord of ignoring any special pains taken in his service, so far as immediate and audible thanks were concerned. To be loudly and vocally grateful was bourgeois, thought the noble lord, but he never failed to acknowledge in some artistically gracious and pleasant way the services which had been done him. For instance, one morning his lady was discussing the dinner menu for that night with her housekeeper and she said, "Do you think you could procure a really good melon for my lord?" The housekeeper, who, like every other servant, would have done anything for her master's comfort, assured her lady that a fine melon should be found if the county held one. The melon made its appearance at dessert and his lordship had two slices. Smiles wreathed the face of her ladyship, but no remark about the fruit was made. Next morning, when the housekeeper was in the morning room, discussing another dinner, his lordship strolled in, and taking his lady's hand, kissed it deferentially, saying gently, "That was such a good melon we had last night, dear! I did enjoy it!" Her ladyship smiled at the housekeeper and the housekeeper demurely relaxed her prim features the very least fraction. The whole little episode impressed me as vastly more delightful than the usual thing, when the head of the house noisily applauds the various "melons" as they appear, regardless of their blushes, a mode of procedure which the girl of strong convictions insisted was the proper thing and vastly more agreeable to ladyships in general. Being, later on, talked to about the matter, the noble lord said that any remark, no matter how polite, about a woman's appearance, clothing or performances, or any acknowledgment of an attention, gained greatly in value by being reserved for at least a day. When one comes to think of it, the exertion made by memory is sure to be accepted as an extra sincere compliment or acknowledgment. Anyone might say to you or me, "How well you are looking!" with not half the effect that would be produced by the remark, "I never saw you looking as well as at the dance last week." Even to the bourgeois mind, coming after a season of apparent indifference, it would be a glad surprise to find that one had been really noticed and approved of!

TALKING of chilly old London, reminds me of the tour we made this summer of divers kinds of "eats." There was the Cheshire cheese, for pigeon pie, on a Saturday, after the depressing influence of Florence Nightingale's funeral, and before the tempered excitement of the great swims in the dirty old Thames. At first William said the pie was "over," but the usual argument got us our pie, a bit scrappy, but good, and hard Devonshire cider that gets into your knees and makes them disgustingly uncertain. Another day we lunched in the New Galleries, formerly devoted to Art instead of gastronomy. The music and the menu were alike admirable and the company most interesting, from the gallery. Once again, we went to that old Chop House, where the joint is wheeled about on a table by a giant in white overalls, and carved beside your place, and where you select the cut you prefer. It is usually a good place, but it was late and the roast lamb was stewy and the corn beef tough, at which the waiter and the carver nearly shed tears. Their sorrow and sympathy was with an eye to the usual *douceur* as we very well knew. The Duc (Trocadero) and the Florence had their turn, and the Savoy, when we were extravagant, and "dressed," and we had one gruesome and revolting breakfast at Liverpool St. Station, which served us right, for we knew better. The little tea houses in Bond Street never do appeal to me. I don't like to count how much I have eaten, and quite sympathized with the United States tourist who being sharply brought to attention by a superior waitress and ordered to remember and confirm her tale of chocolate eclairs, said firmly that she didn't in the least know how many and wasn't going into details that made her feel ill.

The Fashions of Today
by *Heurte*

THE BEAUTIES OF ARTISTIC COLOR IN GOWNS.

The Paris Gowns seem to become more exquisite and more artistic every season. The present models show a knowledge of line and of artistic blending of color which has seldom before been equalled. Never have the color schemes of our evening frocks been more charming than they are this autumn, and never, consequently, have the dinner and dance toilettes in the Paris Model Department of the Robert Simpson Company been more in demand.

For, above and beyond their entirely Parisian talent for cut, the gowns also show a unique understanding of the art of color combination. One never sees an ordinary or a common-place gown in this department, no matter how low the price may be. Indeed, the schemes are, some of them, even lovelier than the dainty model sketched below:



This model is ideally "chic" and French. A silver-grey satin with insertions of heavy dull gold embroidery forms the foundation of the gown. Over this is hung an exquisite tunic of dark smoke-colored chiffon heavily weighted round the foot with incrustations of the new porcelain bead broderie of an oriental richness of design in scarlet and white. Please note the gossamer veiling of grey chiffon over lace on the sleeves and chemisette and the heavy band of gold insertion cleverly interposed round the bodice.

In this same department there is a series of the most alluring dinner gowns, one composed of black and white ninon edged round the foot of the skirt with a band of skunk, one of La Mode's newest notions. The black velvet finishings have that "slightening" effect on the figure which is now Dame Fashion's dearest whim.

THE DANCE FROCK FOR THE DEBUTANTE.

And the debutante's dance frocks. There are whole battalions of them, in diverse designs, each one needing a poet's pen to do it justice. Imagine a lovely little frock in the palest pink satin veiled with the same shade on the bodice and forming a tunic gathered at the foot into two rows of charming grey pearl and oxidized silver bands. The same trimming edges the sleeves and is cleverly used upon the decolletage. Only \$40.00 is asked for a frock of this description and there are many other lovely designs at \$50.00 and \$55.00.

THE REPRODUCTION OF ANCIENT DESIGNS IN JEWELRY.

No woman ever dreams of leaving the Paris Model Department without spending at least a few minutes looking into the little case which contains the glittering jewelry so much worn by the elegantes of fashion at present, and which is a kind of necessary adjunct to the Model Department.

Artistic reproduction of fine gems is a specialty of this salon. Here is the whim of the moment—glittering round pendants on their silver chains at the small sum of \$3.00 each. Dark blue lapis lazuli pendants and charming designs in Austrian enamel. An old French reproduction of St. George and the Dragon being especially charming. Earrings for pierced and unpierced ears in real stones at \$10.00 and \$15.00 in Liberty designs, and reproductions of old designs in brilliants by Tecla. Paste diadems and hair bands are another smart feature in this fascinating case, while for those who do not like the showiness of stones, there are beautiful Liberty designs in hair ornaments, in old gold, or silver, some inlaid with jewels and some of colored pearls.



Thorwaldsen's Heroic Statue of Himself.



Thorwaldsen's figure of Christ; one of the most beautiful religious conceptions in the history of art.

Lady Gay

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Made in a Moment!
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any hour of the
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special reference
to their tempera-
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Violet.
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emotional natures. Its subtle, sensuous rich-
ness, so suggestive of the Orient, has a pecu-
liarly fascinating quality. Yet the odor is
never overwhelming. The simple, persistent
sweetness of

Taylor's Valley Violet

on the other hand commends it particularly
to quiet natures of conservative tastes.
Highly concentrated and lasting, it yet pre-
serves in all its purity, the dainty, bewitching
fragrance of the flower for which it is named.
Both Persian Bouquet and Valley Violet
are attractively packed in pretty art boxes of
French design, suitable either for gift or
personal use. At all good dealers.

John Taylor & Company, Limited
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fretful child—
the drowsy,
flabby, overfat
child — both
are victims of
a wrong diet.

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firm flesh and healthy bone.

It assists teething, relieves con-
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BARE WORD of the operators and
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without question (no red tape) if it fails
to do all that is claimed for it. For sale by
The Robt. Simpson Co., Limited
TORONTO

Old Friends and New



Gloucester Moors.

A MILE behind is Gloucester town
Where the fishing fleets put in,
A mile ahead the land dips down
And the woods and farms begin.
Here, where the moors stretch free
In the high blue afternoon,
Are the marching sun and talking sea,
And the racing winds that wheel and flee
On the flying heels of June.

Jill-o'er-the-ground is purple blue,
Blue is the quaker-maid,
The wild geranium holds its dew
Long in the bowlder's shade.
Wax-red hangs the cup
From the huckleberry boughs.
In barberry bells the gray moths sup,
Or where the choke-cherry lifts high up
Sweet bowls for their carouse.

Over the shelf of the sandy cove
Beach-peas blossom late.
By cove and cliff the swallow rove,
Each calling to his mate.
Seaward the seagulls go,
And the land-birds all are here;
That green-gold flash was a vireo,
And yonder flame where the marsh-flags grow
Was a scarlet tanager.

This earth is not the steadfast place
We landsmen build upon;
From deep to deep she varies pace,
And while she comes is gone.
Beneath my feet I feel
Her smooth bulk heave and dip;
With velvet plunge and soft upreel
She swings and steadies to her keel
Like a gallant, gallant ship.

These summer clouds she sets for sail,
The sun is her masthead light,
She tows the moon like a pinnacle frail
Where her phosphor wake churns bright.
Now hid, now looming clear,
On the face of the dangerous blue
The star fleets tack and wheel and veer,
But on, but on does the old earth steer
As if her port she knew.

God, dear God! Does she know her port,
Though she goes so far about?
Or blind astray, does she make her sport
To brazen and chance it out?
I watched when her captains passed:
She were better captainless.
Men in the cabin, before the mast,
But some were reckless and some agast,
And some sat gorged at mess.

By her battened hatch I leaned and caught
Sounds from the noisome hold,—
Cursing and sighing of souls distraught
And cries too sad to be told.
Then I strove to go down and see;
But they said, "Thou art not of us!"
I turned to those on the deck with me
And cried, "Give help!" But they said, "Let be;
Our ship sails faster thus."

Jill-o'er-the-ground is purple blue,
Blue is the quaker-maid.
The alder-clump where the brook comes through
Breeds cresses in its shade.
To be out of the moiling street
With its swelter and its sin!
Who has given to me this sweet,
And again my brother dust to eat?
And when will his wage come in?

Scattering wide or blown in ranks,
Yellow and white and brown,
Boats and boats from the fishing banks
Come home to Gloucester town.
There is cash to purse and spend,
There are wives to be embraced,
Hearts to borrow and hearts to lend,
And hearts to take and keep to the end,—
O little sails, make haste!

But thou, vast outbound ship of souls,
What harbor town for thee?
What shapes, when thy arriving tolls,
Shall crowd the banks to see?
Shall all the happy shipmates then
Stand singing brotherly?
Or shall a haggard, ruthless few
Warp her over and bring her to,
While the many broken souls of men
Fester down in the slave's pen,
And nothing to say or do?

—William Vaughn Moody.

Nowadays.

['T'S oh! to be young in a world grown old,
A sober world and gray;
With chivalry banished and love grown cold,
And the fairies fled away;
For the Little People are over the sea, over the sea to
the West.
A thousand leagues through the Sunset Gates they
dwell in the Isles of the Blest.

It's oh! to be young in a world grown old,
A world that once was fair;
She has painted her face like an old-time queen,
And tired her faded hair;
And Love, and Laughter, and Hope, and Faith, are
withered and worn as she;
For all sweet things are fled away with the Little
Folk over the sea.
—Isobel A. H. Fisher, in Westminster Gazette.

Women's Clubs.

WE believe that most readers will agree with us in the
assertion that the current magazine literature of
social progress and social reform is, as a general rule,
anything but cheerful reading, says the New York Post.
This is not to make any accusation against it, or to deny
to it high merit and great usefulness; it is simply a state-
ment of fact, and of a fact that is natural enough. One
may be delighted, for example, to learn all about what
Judge Ben Lindsey has done for the children of Denver
and of the country and for the purification of Colorado
politics; and yet the reading of his story of the Beast and
the Jungle is certainly not an exercise calculated to raise
one's spirits, unless one's cheerfulness is of the Mark
Tapley variety. It is fine to be told of the thousand ways
in which work is being done to improve the condition of
the poor, but it is a rare thing nowadays to come upon
any such account without having the sins of the rich, and
the shortcomings of society in general, thrust at us with
quite as much emphasis as either misfortunes of the poor
or the success of the men and women who, with so much
unselfishness and so much intelligence, devote themselves
to this or that work of progress. All this, though it may
sometimes be sadly overdone, doubtless tends to edifica-
tion; what we are remarking just now is simply that it
is seldom cheerful reading.

The immediate occasion for this remark, however, is
an article to which it does not at all apply. In The Cen-
tury for this month, Miss Hildegard Hawthorne gives
an account of the General Federation of Women's Clubs
which presents a most pleasing picture of a group of ac-
tivities that we all know something about, but the scope,
variety, and importance of which are probably very im-
perfectly appreciated by most people. What strikes one
particularly about it is the wholeness of the spirit in
which the work is done, the catholicity of the aims repre-
sented, and the salutary effect which, in the vast majority
of cases, it must exercise upon the women engaged in it,
no less than upon the community at large. What the
women's clubs busy themselves with cannot be better in-
dicated than in the graphic words in which Miss Haw-
thorne portrays the activities represented in the Federa-
tion:

"It reaches all over the land, and starts the people to
making their homes, their yards, their streets, squares and
parks clean and beautiful. It provides playgrounds for
children and rest houses for weary mothers. It seeks to
keep the child out of the factory and mill, and to improve
the schools. It brings travelling art-galleries to places
that never had the chance to see a good picture, and estab-
lishes yearly exhibitions. It has free and loan scholar-
ships for both young men and maidens, and provides op-
portunities for them after they have been graduated. It
works with men to pass good laws and restrain lawless-
ness, to conserve the great natural resources of the coun-
try, to clean rivers and harbors, and redeem their banks
from ugliness and neglect. It sends lecturers on art,
literature, civics and household economics wherever they
are called for, and it inspires the desire for them; more-
over, when necessary, it gladly pays their expenses. It is
non-sectarian and non-political, and though both suf-
frage and anti-suffrage clubs shelter under its broad wings,
the Federation remains impartial."

It is not necessary to imagine that all of the 800,000
members of the clubs composing the Federation are either
giving or receiving such benefits as Miss Hawthorne's
article describes, in order to be deeply impressed with the
value and importance of this remarkable development of
the last few decades. The change in domestic conditions
has been so widespread and so profound that an enlarge-
ment of the sphere of women's interests and activities has
been an inevitable consequence. Of the entrance of wom-
en, by the hundred thousand, into industrial and business
fields formerly occupied by men only, we have heard a
great deal, and we all recognize that for a vast body of
women this has been an unquestionable necessity. Their
participation in political government through the suffrage
is now the subject of one of the most interesting struggles
of the time. Intermediate between these two fields may
be placed that occupied by the activities of the women's
clubs, which, at their best, must be recognized, by lovers
of the old order as well as champions of a new, as fur-
nishing at once a wholesome outlet for natural and bene-
ficient impulses and an unexceptionable means of accom-
plishing many objects of the highest value to the whole
community.

The Marquise Clara Lanza, whose novels and maga-
zine sketches have made her name familiar, is a native
of Kansas, the daughter of Surgeon-General William A.
Hammond. She married the Marquis Manfredi Lanza
of Palermo, Sicily, in 1878. She spends much of her
time in Washington.



ANNA PAVLOVA AT HOME.

The famous dancer in the garden of her villa near
St. Petersburg, with her favorite dog.

Coffee is one of nature's best gifts to mankind.
Daily it brings comfort and solace to Millions
without any injurious effects.

Seal Brand Coffee

is the product of the best upland plantations.
It is a natural, pure, undoctored Coffee.
The kind that is good to drink.

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NO EXPENSIVE HOUSE GOWNS
CAN SO MAKE A WOMAN FEEL
HER Dainty EXCLUSIVENESS
AND POSITIVE COMFORT AS

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Garments for Women

These "comfey" house gowns and
dressing sacques bear the unmis-
takeable evidence of superiority.
They make an irresistible appeal to
women of refinement and superior
taste.
Yet, they are no more expensive
than the ordinary kind of house
garments. Cut to pattern, they will
fit you perfectly.
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sets of this day and generation.
They mould the form, without
discomfort, to the requirements
of the prevailing mode of dress,
and impart to the figure true
lines of beauty and grace. They
are made of the very best ma-
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tear.

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"More
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39

Madam, Does the Bread you are now getting Suit You?

Does it come up to your quality standard in
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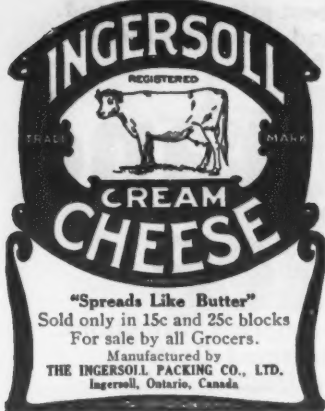
We feel sure that if you
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you will have no difficulty in
choosing the bread for your
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TOMLIN'S BREAD

Every loaf goes under examination before leaving the
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Our bakeshop, ovens and wagons are scrupulously clean
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If you knew just how restful, how soothing, how beneficial, and how refreshing, to say nothing of the great amount of good they are to the complexion that is getting faded, wrinkled, discolored, blotched or pimply, you would have one and then take more.

Superfluous Hair, Moles, Warts, etc. permanently eradicated by our reliable method of Antiseptic Electrolysis.

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Throw away your brooms and use "Automatic" Vacuum Cleaner.

The One Hand Power Cleaner that Blows as well as Sucks.

In speed, thoroughness of work, simplicity of construction, it is without a rival. It will last a life time. It is guaranteed for 20 years, and it will pay for itself over and over again in the saving of wear and tear on your carpets and furnishings and in the elimination of dust. Any child can operate it—it works so easily—and the "Automatic" is so light that a woman can easily carry it upstairs or down.

Now Ready—The 1911 Models of AUTOMATIC (Hand Power \$25.00) VACUUM CLEANER. It sucks all the dust and grit out of carpets, rugs, upholstered furniture, curtains, mattresses and clothes—cleans fabrics through and through—inside and out—and holds all the dust in the tank.

TRY IT TEN DAYS IN YOUR OWN HOME AT OUR EXPENSE

Send us \$25.00 for an "Automatic" Vacuum Cleaner—test it thoroughly for durability, ease in operation, and general superiority. If you do not think it the best Hand Power Vacuum Cleaner on the market, return it and we will refund your money.

Automatic Vacuum Cleaner
It Blows as well as Sucks

Guaranteed for 20 Years



MRS. CHARLES H. RITCHIE is giving a dance at McConkey's on November 29 for her daughter Marjory's debut.

Miss Grace Davison is suffering from a mild attack of typhoid. At the very beginning of her first season, this much conduced with debutante is debarred from all gaieties, and her friends are striving in every way to convey their regret.

Mrs. Boyce Thompson's tea on Monday at McConkey's was a very large one. The hostess and her debutante, Miss Mildred, received in the Turkish room, the mother in a very handsome gown of mauve charmeuse with jeweled trimmings and corsage bouquet of violets, and the daughter in her white debutante frock with crystal net pearls, and her arms full of beautiful flowers. A tab.eful of bouquets was set in the Ni e room, and the guests enjoyed looking at the fragrant trophies. A party of unusually clever and deft waitresses, some of this year's harvest, and some pretty not-outs, among whom was Miss McCausland, who will come out next year, looked after the crowds of guests. The table was done with mauve mums in a high basket and lighted with pink shaded candles. An orchestra played in the hall, and later on in the evening for a house dance, given for the girls who assisted at the tea, in Mrs. Thompson's home in Rosedale. Mrs. Peuchen, Mrs. Frank McCausland, Mrs. Townsend and Mrs. Charles Parsons matronized the bevy of beauties in the rose room while tea was in progress, and some of the girls assisting were Miss Juanita Cargill and Miss Ellen Merritt, two pretty not-outs; Miss Ione Heintzman, Miss Iva Radcliffe, Miss Helen Stevenson, and Miss Constance Townsend, this season's debutantes; Miss Laura McCausland and Miss Phyllis Parsons. Some four hundred guests welcomed Miss Mildred to the gay season now opening.

Mrs. Burson received with her mother, Mrs. Albert Gooderham, at Deancroft this week, and scores of friends called upon her. The bride of last June wore her rich wedding robe of soft white satin with lace, and Mrs. Gooderham a lace gown with applique of colored silk embroideries. The big drawing-room was lovely with many flowers, and in the dining-room a teatable, which was a dream of loveliness in golden and mauve orchids, was presided over by Mrs. Charlie Beatty and Mrs. Burke, aunt of the bride. Mrs. Botsford, her grandmother, and Miss Alexander, of Bon-Accord, waited on the visitors. Dr. and Mrs. Burson are settled in their new home in North Toronto, where later on, Mrs. Burson will give welcome in her own charming way to visiting friends.

The marriage of Mr. George Harris Hees, of 174 St. George street, and Mrs. Jean Gilbert Kroh, sister of Hon. Alexander Gilbert, president of the Fulton & Market National Bank of New York, and ex-president of the New York Clearing House, took place on Wednesday, November 2, at the country home of the bride's brother in Plainfield, New Jersey. Mr. and Mrs. Hees will be in Toronto for a short visit during the Christmas holidays, after which they will spend some months in the West Indies. The bride has a number of friends in Toronto.

Lord Lascelles and Mr. Arthur Sladen were in town for the week end, and were the guests of Mr. Haas at dinner on Saturday at the York Club.

The Dean of Trinity and Mrs. Duckworth are settled at 193 Crawford street, the house formerly occupied by Professor Clark. Mrs. Duckworth received for the first time this season on Friday afternoon, November 11.

Miss Brenda Smellie's debut concert in Conservatory Hall, on November 16, is one of the most interesting of the season, and beside the sweet singer herself, her friends will have the pleasure of hearing Jan Hambourg, the Russian violinist whose delightful playing was enthusiastically received at his recital on November 2. Mrs. Gerald Barton will accompany. His Honor the Lieutenant Governor and Mrs. Gibson have promised to attend Miss Smellie's concert debut, which has the following important list of patrons: Sir Mortimer and Lady Clark, Sir Edmund and Lady Walker, Sir Charles and Lady Moss, Sir Henry and Lady Pellatt, Hon. Senator and Mrs. Melvin Jones, Rev. T. Crawford and Mrs. Brown, Mr. and Mrs. Z. A. Lash, Mr. and Mrs. H. C. Osborne, Mr. and Mrs. John Ross Robertson, Mr. and Mrs. Murray Alexander, Mr. and Mrs. W. D. Beardmore, Mrs. D. D. Mann, and Mrs. Edward Fisher.

Mrs. David A. Dunlop is giving a dance for her niece, Miss Mary Moffatt, on November 17.

The engagement of Miss Dora Denison, daughter of Mrs. Frederick Denison, of Rusholme, and Mr. Alfred Wright, eldest son of Mr. Alfred Wright, Crescent road, is announced.

The engagement of Miss Norton Beatty, second daughter of Mr. S. G. Beatty, of Oakdene, Isabella street, and Mr. Bruce Macdonald, is announced. Their marriage will take place in January and they will make their home in California. Mr. Macdonald is a son of the late W. Macdonald, K.C.

Mr. and Mrs. William A. Greene, of Waterloo, announce the engagement of their daughter, Miss Myra Denise Greene, and Mr. James A. Hatch, of New York.

The first reception of the season at Government House was held last Thursday afternoon, when His Honor and Mrs. Gibson welcomed a great host of callers, all the debutantes and their mothers or chaperones swelling the list to the usual huge proportions of the first reception, and many visitors in town paying their respects to the gracious mistress of Government House.

On Saturday, November 5, the baptism of the son and heir of Mr. and Mrs. Harris Hees was witnessed by a party of intimate friends. The ceremony took place at the residence of Mr. and Mrs. Stephen Haas, St. George street, uncle and aunt of the little man. Rev. Canon Plumtre performed the ceremony, and Mrs. Alan Sullivan presented the baby for baptism, Mr. Duncan Coul-

son and Mr. Morley Whitehead being godfathers. The health of the baby was proposed and drank, and it is no idle boast to say that no prettier or better behaved infant ever received a name than Master George Harris Hees. After a pleasant tea the friends left with best wishes for Master Hees and his parents. A charming group of little ones, Mrs. Hees' little daughter Anna May, and Mrs. Alan Sullivan's three bonnie bairns, Kathleen, D'Arcy and Natalie, with Mr. Haas' youngest son, Carl, were at the christening and admired of everyone.

The marriage of Miss Mona Louisa Wright, daughter of the late Lieut.-Colonel Joshua Wright, of Ottawa, and Mr. Charles Russell Proctor, manager of the Standard Bank, Brighton, will take place on November 23.

Mrs. Boeckh (formerly Gussie Beatty) held her post-nuptial reception on Thursday afternoon at her new home, 248 Russell Hill Drive.

Invitations were out on Monday to the marriage of Miss Edith Holland, daughter of Mr. W. H. Holland, 307 St. George street, and Mr. Tom Keefer, jun., of Ottawa. The ceremony will take place on November 23 at half-past two, in St. Paul's, Bloor street, and will be followed by a reception at the Holland residence.

Mrs. Darling of Rosemount-Dale avenue, receives on November 14 and 21, and not again this year.

Among the larger affairs of the week was a luncheon given at the King Edward on Tuesday by Mrs. D. B. Hanna for some of her married friends, eight being invited, some of this season's debutantes, friends of Miss Mary Hanna, who came out this month, and a number of other pretty girls who are prime favorites, and have been out one or two seasons. Mrs. Hanna was a generous hostess and the guests greatly enjoyed her hospitality. They were received by Mrs. and Miss Hanna in the Royal Suite, and after half an hour of merry greetings and introductions, the matrons led the way to the banquet hall, where an immense oval table was set for over fifty guests. The lovely rooms, the gay rose-shaded lights on the table, the myriads of white and yellow baby 'mums, and the happy circle of bright faces made a most enchanting ensemble. D'Alesandro's orchestra played in the musicians' gallery, and the menu was unusually dainty and excellent. There was a mirthful moment when some sharp eye noted the title of the last musical selection on the programme, which happened to be the Vandal-styne Two-step, "What's the Matter with Father?" The matrons at the luncheon were Mrs. D. D. Mann, Mrs. Crowe, of Winnipeg; Mrs. Marks, Mrs. Gale, Mrs. Phippen, Mrs. F. J. Dunbar, Mrs. G. Dunbar, and Mrs. Denison, and the debutantes were Miss Rita Dunbar, Miss Mildred Thompson, Miss Muriel Bicknell, Miss Marjorie Dyas, Miss Ruth Loudon, Miss Marjorie Ritchie, Miss Nan Gooch, Miss Constance Townsend, Miss Dorothy Marks, Miss Margaret Eddis, Miss Lila Wilson, Miss Jean McTavish, Miss Mary Moffatt, Miss Margaret Nairn, Miss Beatrice Rough, Miss Iva Radcliffe, Miss Langley, while other charming girls were Miss Robins, Miss Phippen, Miss Evelyn Reid, Miss Evelyn Taylor, Miss Beatrice Bethune, Miss Dorothy Boyd, the Misses Bowes, Miss Madeline Walker, Miss Isabel Garland, of Ottawa; Miss Hope McMurry, Miss Annie Crowe, of Winnipeg; Miss Cleveland, of Quebec; Miss Evelyn Nesbitt, of Woodstock; Miss Benjamin, Miss Dorothy Norrie, Miss Ritchie, the Misses Unsworth, Miss Marion McIndoe, Miss M. Brown, the Misses Phillips, Miss Dingman. Miss Elsie Jackes is unfortunately laid up with illness and was not able to join her sister buds. After the luncheon the guests danced for an hour in the ballroom, and it was altogether a perfectly lovely party.

Mrs. McPhedran, who is bringing out a fine daughter this month, gave a large tea on Tuesday to present her to her friends at her home in Bloor Street west. The debutante wore her coming-out frock of white satin, and the hostess was in pale grey satin. The tribute of flowers to this debutante was very beautiful, and she carried some of the choicest in her arms. The tea-table was done with a basket of white 'mums and bouquets of lily of the valley.

Toronto friends who remember Ione Robertson, the little lady of the Gaelic songs, will be interested to hear of her marriage on Oct. 24, to Mr. Campbell Mackenzie. Mr. and Mrs. Campbell Mackenzie are in Montreal at 1 Place Royale, until they get a house. Judging from her new name the little lady has not departed from her enthusiasms about all things Scotch!

A sure to be popular debutante who soon makes her entrance, is Miss Dorothy Macdonald, the daughter of Mr. Alex. A. Macdonald.

One of the girls at the debutantes luncheon on Nov. 3 was Miss Dorothy Wright, who only decided on Wednesday on making her debut. She will go to Ottawa as the guest of Mrs. Allen Aylesworth for the Drawing-room.

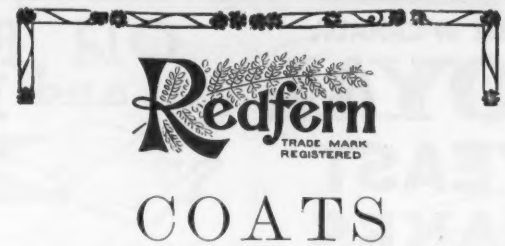
The marriage of Mr. Torrance Beardmore and Miss Niven of London, will take place in January.

The engagement of Miss Kingsmill, second daughter of Mr. Nicol Kingsmill, and Mr. Edmund Wragge, is announced.

Major Carpenter gave a farewell dinner at Stanley Barracks for Captain and Mrs. Douglas Young, this week.

The engagement of Miss Marjorie Braithwaite and Mr. Trumbull Warren, of Red Gables, is announced.

Mrs. Nordheimer and Mrs. Kenny Kirk received at Glenedyn on Tuesday afternoon, when hosts of friends of the little bride went out to see her, and bid her goodbye for the winter, which she will spend in St. Martin's, N.B.



WE have a special Mid-Season Shipment from New York of some very handsome individual Coats in the more advance styles.

Materials are in long pile fabrics, Mannish Tweeds, soft rough cloths, and reversible materials. Many suitable for evening and motor wear.

An early inspection is invited, and with the assurance that the woman who desires to wear something different will find among this collection of Coats one that will be appropriate for any purpose.

Coats are Priced \$25 to \$45

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If you are contemplating giving a Tea or Reception, it will be to your advantage to consult

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before placing your order. The NEWEST IDEAS for Wedding outfits. The New Empire Shower for Brides. Only the freshest and choicest Cut Flowers sent out. Satisfaction guaranteed. Local and foreign orders carefully executed. Send for prices. Night and day Phone.

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are envied by most women. The means of possessing both are at your disposal.

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are recognized throughout Canada as the manufacturers of Highest Grade Hair Goods. Exclusive designs that give the wearer individuality are featured.

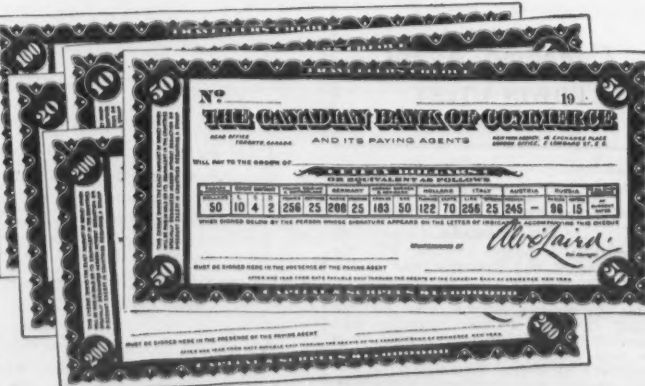
Dr. L. Partin, of Vienna, is now associated with us. His remarkable success as a Beauty Specialist is well known. Any face, body or scalp trouble promptly, painlessly and permanently cured.

We specialize in creations for Ball Poudres, Fancy Dress Balls, and cater to particular women who want their hair becomingly dressed for social functions.

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So-Cosy Boudoir Slippers



"SO-COSY" are the slippers you have always wanted for the bedroom—for the drawing room—for the evening at home—really useful, comfortable and attractive.

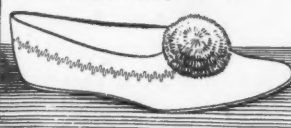
Mustang "Never-Slip" Sole—with carded cotton wool cushion, and heavy felt inner sole. The uppers are finished in the finest leathers, in dainty colors, with or without pom-poms.

Best Dealers all sell the "SO-COSY" or we will mail anywhere in Canada on receipt of \$1.25, naming size of shoe and color desired.

(For an extra 2-c. we will send them in a special dainty box for Christmas presentation.)

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Tailor-made Gowns WHY AN Ahlgren Costume?

Because they're a differently made costume. The experience of the present season has demonstrated their exclusiveness among popular-priced gowns.

Well-made Tailor-made Costumes for Women, ranging from \$25.00.

Your guarantee of the work done is found in the management:

Frank Burton, the well-known men's tailor, Managing Director.

J. Ahlgren, formerly of O'Brien's, ladies' tailors, personally directs the cutting department.

It is not usual that a service such as this enters into the construction of costumes and gowns made for the average woman buyer.

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"MY LADY'S" Glove

"TRÉFOUSSE" Gloves are known the world over as the most stylish and exquisite creations manufactured.

The name "TRÉFOUSSE" in a Glove is a guarantee of fit and durability.

Shades and Colors for Street and Dress occasions to harmonize with all Costumes.

BOVRIL DISPUTES THE CLAIM.

In the United States it is claimed that a Texas rancher who controls almost a million acres of land is the largest in the world. The Bovril Estates embracing well over nine million of acres in Australia and close to half a million acres in Argentina make the Texas rancher seem small.

The Bovril Estate is devoted to raising specially high grade cattle for use in the production of Bovril, the sale of which is very large all over the world.

SOCIAL AND PERSONAL

The officers of the Mississauga Horse are patting themselves on the back over the success of their first ball, which was held with great *eclat* in the King Edward on Friday of last week. There was a smart attendance, all the accessories were first class, the guests were full of compliments, and at half-past three they were dancing as if they had only just begun. They began to arrive shortly after eight; some had dined at the hotel, and the reception was opened at nine. Mrs. Vaux Chadwick, wife of the Colonel, and Mrs. Lockhart Gordon, each lady in a lovely ball gown of white touched with gold, and carrying deep red roses, receiving in the banquet hall. A soldier of the regiment announced the guests, and his clear fine voice was a treat after the weird mummings waiters so often achieve. Mr. and Mrs. Chadwick, of Lanmar, parents of the Colonel, and Mr. and Mrs. Charles Fleming, parents of the secretary, were honored guests. Miss Gibson, attended by Mr. Sydney Fellowes, A.D.C., and looking very well in a mauve gown, came from Government House. General and Mrs. Cotton and Miss Cotton, Colonel and Mrs. Victor Williams, Major Carpenter, Mr. and Mrs. Lally McCarthy, Mrs. E. F. B. and Miss Johnston, Colonel, Mrs. and Miss Bruce, Colonel and Mrs. Albert Gooderham, Colonel Merritt, Mayor Geary, Captain and Mrs. Walter Kingsmill, Miss Campbell Macdonald, Mr. Walter and Miss Dora Denison, Miss Frou Lemesurier, Mr. and Mrs. Dymont, of the Dale; Mr. and Mrs. E. H. Duggan and their trio of pretty daughters, Mrs. Edmund Bristol, Mr. George Beardmore, Mr. and Mrs. Arthur Massey, Mr. and Mrs. Alfred Wright, Mr. and Mrs. Wedd and Miss Wedd, Mr. and Mrs. Robins and Miss Robins, Mrs. Brydges of Winnipeg; Miss Wornum, of Penetang, two most attractive and graceful dancers; Mrs. Patton and Miss Olga Schwartz, the latter quite lovely in her quaint Norwegian coiffure with pearls; Dr. and Mrs. Burson, Mr. and Mrs. Jack Alley, and their popular buds, the Misses Gladys and Ruth; Mr. and Mrs. Jim Foy and Miss Foy, Mrs. and Miss Evelyn Reid, Miss Dorothy Biscoe, Mr. and Mrs. Palen and Miss Heintzman, Mr. and Mrs. George and Miss Ione Heintzman, Miss Yvonne Nordheimer, Miss Baldwin, Captain and Mrs. Mitchell, Captain Austin Boddy, Mr. Clifford Brown, Mr. and Mrs. Ross Gooderham, Mrs. and Miss Schoenberger and Miss Tait, Mr. and Mrs. Murray Alexander and Miss Nanette Miller, of St. Catharines; Mr. and Mrs. Jackes and Miss Jackes, of the Elms, Deer Park; Dr. and Mrs. Roberts, Miss Sarah Lansing, of Niagara; the Misses Macdonald, Miss Lamport, the Misses Edwards, Miss Heward, Miss Gladys Chadwick, of Guelph; Mr. and Miss Lee, Mrs. and Miss Cromarty, Mrs. and Miss Hanna, Mr. and Mrs. Fred Gooch and Miss Gooch, Mr. and the Misses Wilson, Miss Hilda Burton, Miss Strathy, Mr. and Mrs. Harry Strathy, Mr. and Mrs. Leigh Hammond, Mr. and Mrs. Rea, Mr. and Mrs. J. Worts, Mr. and Mrs. Heaton and Miss Helen Heaton, and hundreds of others. All the officers from different regiments came in uniform, and after the opening extras they and their fluttered partners, the debutantes of 1910, formed into sets for the lancers, and very nice they looked as they found their proper stations, each set being numbered and proclaimed by a uniformed lancer, bearing the number on his lance. The proud debutante who danced with Colonel Chadwick, took no pains to conceal her sense of the honor, and every other girl was evidently fully alive to the distinction conveyed on her and her sister buds by the officers, who presented their partners with fascinating buckles in silver-gilt, with the crest of the regiment. Supper was served in the cafe downstairs (a la Yacht Club Ball), a table of honor being set across the south end, and small tables elsewhere, so that all could sit together. Beautiful flowers were arranged everywhere, and the menu was very nicely served. The debutantes who danced in the opening lancers included the Misses Dunbar, Eva McGregor, Vivian Duggan, Mildred Duggan, Elsie Jackes, Ione Heintzman, Helen Stevenson, Iva Radcliffe, Marguerite Murphy, Edith Wedd, Nan Gooch, Benjamin White, Ruth, Loudon, Margaret Eddis, Alba Sewell, Ruth Alley, Gladys Alley, Louisa Robertson, Beatrice Rough, Florence Phillips, Mary Hanna, Agnes Robertson, Winnifred Anderson, Irene Dinick, Gretta Doherty, Constance Townsend, Mary Kersteman, Dorothy Marks, Lila Wilson, Mildred Thompson, Meredith, Helen Heaton, Nanette Miller, and Olga Schwartz. With one or two exceptions, they wore the regulation white frocks, some touched with gold, pearls or silver. Miss Heaton, who was by many given the palm, having some pink rosebuds tucked in her soft fair hair.

Judge and Mrs. Phippen and Miss Phippen have gone to Mexico. Mr. and Mrs. Mackenzie are going very shortly to the same country. I believe they leave Toronto to-morrow.

Hon. Rupert and Lady Gwendolyn Guinness spent a couple of days in town, and on Monday, Mr. and Mrs. D. Mann gave a dinner at Fallingbrook in their honor.

Mr. Alfred Beardmore's dance for his daughter, Miss Dorothy Beardmore's debut, was the smart event of last evening. His spacious house in St. George St. was crowded with guests for the occasion. Miss Dorothy is truly a fascinating girl and is greatly admired.

A very well done little event was a tea at Clifden Hall, last Saturday, given by Miss Hancy for the debutante, Miss Aileen Larkin. The younger sisters of the girl hostess looked after the young people in the tearoom, and a great many men turned up to lighten their labors.

Mrs. Dignam was one of half a dozen hospitable people who entertained last Monday at tea. Her guests were invited to the New Galleries, where music, flowers, and the always interesting and artistic surroundings were at their best. A number of attractive girls waited on the company, several being this month's debutantes.

Next Monday and Tuesday, Mrs. Machell, will entertain at tea; on Tuesday, Mrs. G. H. Gooderham, will present Miss Grace at a tea.

Mr. and Mrs. Alley's dance at McConkeys, Mrs. Alfred Wright's tea, Mrs. P. C. Larkin's tea for Miss Aileen's debut, and Mrs. William's and Mrs. Moore's tea at Oak Lawn, are some of Wednesday's events. Mrs. W. G. Gooderham is giving a reception on Thursday for the presentation of Miss Eleanor, and the Lord Nelson Chapter hold their dance at McConkey's that evening.

Mrs. Bigwood's tea for Miss Mary, who made her debut this month, was one of the pleasantest affairs of Monday afternoon. The well-planned home in South Drive was filled just comfortably and some very jolly assistants were in the tearoom, where a table piled with

white 'mums and loaded with good things was arranged. One brave man had the time of his life there, being greeted with glee and waited on enthusiastically by the merry maidens. In the evening, Mrs. Bigwood took the young ladies to the Alexandra, where they had a happy time, returning for supper with their hostess.

Miss Grace Webster's cosy tea on Monday, where the girls trimmed paper hats and wore them during the tea-drinking, was a delightful success.

Mrs. Williams Beardmore and Miss Grace Mackenzie, have returned from New York, and Mrs. Beardmore is at her home in Acton. Mrs. Walter Beardmore and Mrs. Charles Kingsmill, returned from England on the Victorian.

Mrs. John Ormsby Miller is giving a dance next Friday at Ridley College, for Miss Nanette Miller's debut. A number of Toronto friends are going to St. Kitts for the event.

Mrs. William Temple (Violet Malsen) was one of the brides receiving this week who had many admiring visitors. She wore her wedding gown and Mrs. Malsen, in mauve crepe, assisted her daughter.

Mrs. Crawford Brown will receive at Llawhaden with her mother, Mrs. Melvin-Jones, on the last Friday in November and the first Friday in December, and not again until she is in her own home. Like many another home-builder, the Crawford Browns have been kept waiting by workmen for months beyond the time specified for taking possession of their house, but it's a home worth waiting for.

Mrs. D. D. Mann has been giving her pretty guest Miss Nesbitt, of Woodstock, a heavenly time during her visit, and recently took her to New York for a few days. Miss Nesbitt is a very attractive girl, and her mother, whom everyone loved, was one of Mr. and Mrs. Mann's cherished friends.

The engagement of Mr. William S. Greening and Miss Cornelia Thacher, youngest daughter of Mrs. Luin Thacher of Kansas City, is announced.

Four teas, and five debutantes, on Wednesday of last week kept people busy from four to seven. Mrs. Radcliffe brought out Miss Iva at a large tea at 121 Farnham Ave., her married daughter, Mrs. Screation of London, being an attractive house guest and everything being charming from the slight young debutante in her pretty gown to the last little maid-in-waiting in the dining room. Mrs. Duggan, 536 Huron Street, brought out Miss Mildred and Miss Vivien, the older sister petite and dainty, the younger tall and slight, and both the most lovable of girls. Their white satin frocks touched with pearls and silver were simple and very becoming, and their floral tributes, like Miss Radcliffe's, beautiful. The table was very daintily done in tiny mums. Mrs. Llewellyn Robertson, 62 Admiral Road, looking quite too young to be the mother of her debutante, Miss Louisa, received a great number of friends to whom she presented her daughter, a particularly nice girl, who is sure to have a happy season. She was in a very pretty white frock, and carried an armful of flowers; Mrs. Robertson wore black lace over light silk and looked a picture. Mrs. Tower Ferguson on the same day introduced her daughter Jessie, at a tea in her home, 70 Madison Ave., when the little debutante wore a lovely frock of airy material over satin very daintily touched with palest pink. Mrs. Ferguson wore a very handsome grey embroidered gown.

Mrs. George A. Cox gave an immense tea on Thursday of last week, in her spacious and delightful home in Sherbourne St. Perhaps the most novel feature of a tea in circles where wealth abounds is the long procession of lighted motors which line up during the late afternoon, their glowing lamps lighting up the street for several blocks. It looked like some sort of a carnival in the neighborhood of Senator Cox's house about six o'clock. Within it was a very beautiful sight, every big room and corridor decorated with different flowers and the buffet aglow with deep red lights, ribbons and canary birds perched here and there amid the profuse wealth of bloom. Mrs. Cox, the quietest and most unaffected of women, looking much stronger and better than on her last big At-Home, gave a cordial welcome to her friends. There was a large orchestra playing during the tea.

Next Tuesday evening, at eight o'clock, Hon. James Duff, Minister of Agriculture, will open the Ontario Horticultural Exhibition in the St. Lawrence Arena. From what I hear of the plan of decoration, etc., I am sure this show will be very prettily arranged and quite delightful. The pergola style will be adopted in the arena. There is another new feature which should be interesting—the dinner tables, which have usually been decorated by florists, are this year to be arranged by well-known Toronto hostesses, and the public will be asked to vote for their favorite table. The names of the hostesses will not be given until after the vote is taken.

The young gentlemen of St. James' Cathedral congregation in connection with the W.A. will give their eighth annual daffodil luncheon on the 15th, 16th and 17th of this month, from 12 to 2 o'clock. The peculiar attraction of these luncheons apart from the worth of the menu, is the charm of the waitresses, who are members of Toronto's oldest families, the pillars of St. James' Cathedral since its foundations were laid. The luncheons are always crowded by appreciative patrons.

Next Wednesday and Thursday, Miss Katherine Corcoran, 149 Cowan avenue, will give a studio view from 3 to 10 p.m.

Mrs. J. R. Stratton, "Strathmond," Peterborough, has issued invitations to an at home on the 16th of November, to be followed by a dance in the evening, to introduce her niece, Miss A. L. Gooding.

Dr. and Mrs. John Dunfield, of Petrolia, announce the engagement of their niece, Sadie, and Mr. Kenneth Campbell Kerr, son of Mr. John Kerr.

The engagement of Miss Mary Morrison, daughter of the late James L. Morrison, and Mr. Arthur Livingstone Warner, of Chicago, is announced. The marriage to take place at the end of this month.

The plan of seats is now open at Nordheimer's for Miss Brenda Snellie's concert in the Conservatory Music Hall on Wednesday, November 16th. The assisting artist is Mr. Jan Hambourg, the eminent Russian violinist.

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DINEEN

140 Yonge St.

Chrysanthemum Show - - - Fruit Show

ONTARIO HORTICULTURAL EXHIBITION

NOVEMBER
15TH TO 19TH,
1910
ST. LAWRENCE
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TORONTO

Six Prominent Society Ladies of Toronto Will Decorate the Dining Tables.

These tables will be judged by the public and the awards will be announced Saturday morning, November 19th. Each person bearing the coupon, or regular paid admission ticket will be given a ballot on which to mark their selection as to the table which should win 1st, 2nd or 3rd prize.

Three Coupon Tickets 50 cents—for Sale Throughout Toronto
General Admission, 25 cents; Children, 10 Cents.
Music Every Evening.

SPECIAL EXCURSION RATES ON ALL RAILWAYS.



Many a mother depends upon the portable controlled heat of the

PERFECTION SMOKELESS OIL HEATER

Absolutely smokeless and odorless

to raise the temperature of a bathroom in the morning while bathing

her baby. She then raises the temperature of the bedroom or nursery to the same degree while getting the baby to bed. When she gives the older children a warm bath and cold sponge in the evening, again she uses the heater if the bathroom is not warm enough.

The trained nurse is always glad to see a Perfection Oil Heater in a home where she is called. She knows that if it is required, she can quickly raise the temperature of the sick room without annoyance to the patient of smoke or odor if there is a Perfection Oil Heater in the home.

An indicator shows the amount of oil in the font. Filler-cap does not screw on; but is put in like a cork in a bottle, and is attached by a chain. An automatic-locking flame spreader prevents the wick from being turned high enough to smoke, and is easy to remove and drop back so that it can be cleaned in an instant.

The burner body or gallery cannot become wedged, and can be unscrewed in an instant for reworking. Finished in Japan or nickel; strong, durable, well-made; built for service, and yet light and ornamental. Has a cool handle and a damper top.

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French dry cleaning is the only process that returns your frocks to you as fresh as they were the day you bought them. No matter how delicate the material no injury will be done to it, and no ripping apart is required.

We save you all trouble, as our system of branches and agencies throughout the country enables us to collect your orders wherever you may be.

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BACON**
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Jewels—Heir-looks—Keep-sakes—that you prize for their pleasant associations would be absolutely safe in our

Safe Deposit Vaults

Here they are safe from fire and theft. You alone can examine or handle them. Money could not replace these treasures, and for a few dollars you can protect them.

A box in our vault costs \$2.00 a year, or more for a larger size. Call and see them.

**THE TRADERS BANK
OF CANADA**

Yonge and Richmond Branch,
P. A. VALE, Manager.

"I hear your three daughters have become engaged this summer."
"Well, not precisely. It is only the 'youngest', but she has been engaged three times."



THERE is no tendency at present to extend the width of skirts, and there is a decided inclination to heighten the waist line—two very important features that influence all others. Some of the newest skirts show plaited panels, and are even cut with a considerable flare below the hips; but invariably the superfluous material is corralled in some way, though not necessarily by a band. A few of the French couturiers lean toward the gathered underskirt that is supplemented with an overdress that is extremely tight fitting, often in princess effect, and it is not unreasonable to infer that the next turn of the fashion wheel will be in that direction; but, for the fall, at least, it is safe to count upon a continuance of the straight lines that prevail now. Draperies are remarkable, and it is they that relieve the monotony of mere oddity. We were becoming surfeited with novelty—odd materials, odd trimmings, unusual developments and unusual combinations—but the new draperies are graceful and charming and very, very different, without being in the least obtrusive. That is, they seem to have a reason for being just what and just where they are. To illustrate this point there might be cited a creation in vapor charmeuse and silver tissue in which the bodice and drapery are in one. In the skirt the tissue hangs in straight folds at the back, and in straight lines without any fulness in front. A soft drapery of the vapor chiffon forms the bodice and sash. The sash is carried up over the shoulders, one side losing itself in the belt, and the other spreading itself across the belt, but meeting the other end underneath a couple of roses fashioned of plain silver tissue and pink chiffon. At the back, the scarf or sash is slipped under the belt with both ends brought around to the front of the gown and fastened there at about knee depth with two more of the tissue and chiffon roses. The remaining length falls from there in jabot effect almost to the skirt edge.

This idea of having the bodice continued in the sash or drapery seems to be in great favor. It appears again in a pretty crepe meteor frock of that fascinating shade known as taupe rose. Here it is a peasant waist, from which the scarf ends fall. One of the lengths is thrown carelessly over the other, and some eight or nine inches farther down they are knotted, the ends being finished with a handsome fringe. From the side of the bodice, at the waistline, the bodice material having been slashed to leave free length the width of the sash, an end is carried down to the side back, knotted and attached to the skirt, then loosely caught across the back to the opposite side, giving the drawn-in appearance that is so much of the hour.

The coat gown is a late Parisian novelty which is both sensible, simple and seemly. A coat gown was seen at one of the French openings and bore the name of one of the first and foremost Paris houses. It is of white cloth with a black velvet girdle, and the fur is skunk. Coat gowns trimmed with fur are going to be more plentiful once a sharp wintry air demands warmer street garments. They are not the graceless things they were when the craze for princess effects brought out so many old time wrapper and negligee shapes. The coat gown of to-day is a slender, scanty affair with fulness enough for easy walking and grace, but no more. Steps must of necessity be somewhat restricted in all the skirts of this season—the long stride that the mannish girl of a decade ago affected is quite impossible. Girls who go in for athletics and refuse to return to an unnatural gait are refusing

point blank to wear these scanty skirts and are calling for blais enough to let them walk freely. All such gowns have belts; indeed, belts are a prominent feature in many of the best models. For belts are taking on all sorts of fancy touches. Very wide belts are being worn by girls who can stand them, and ornate ones by everybody. Most of the street gowns have belts that are at normal depth in the front, but raised somewhat at the back. High-waisted coat gowns are seen, however. It is difficult to tell most such gowns from actual coats, and some of them are made with bands at the bottom that simulate skirts under them.

WE have been introduced to a new coiffure, and I hear it is a hint of what we may expect in evening gowns—classical Grecian effects. This coiffure is of a deceptive simplicity—the hair is parted (frequently at the side front) and drawn softly back from the face in large, loose waves—a charming soft bunch of loose curls is arranged quite high in the back. But if this is not becoming do not attempt it, for it is either a success or a failure, there is no happy medium and if women would only realize the individual and distinct charm of a truly "personal" coiffure—one that looks as if it grew and did not originate on the head of a hairdresser's dummy—we would have fewer absurdities and more charming simple styles of hair dressing. A distinction of this sort is worth striving for—and a woman whose way of doing her hair is all her own and becoming has much to be thankful for.

It may be that within a few months we shall find all the draperies pushed to the back, and one wonders whether that would not lead to a return of the ugly bustle. As a matter of fact, some of the more daring followers of French fashions are surreptitiously adding a bit of padding across the back of the forms adapted from their most treasured models, even as it is, and it is whispered among the corsetiers that a little padding at the back may soon be in order with them.

It is too much to hope we can keep to the sane, attractive outline of the present figures for a much greater length of time. Still, it is hardly necessary to cross the bridge yet, and Fashion's proverbial fickleness may do us a good turn after all and preserve us from the ungraceful mode to which in seasons past she has lured us.

Impressive is the faithfulness with which old Greek and Roman styles are being adapted to modern requirements. One sees the tunic that is fashioned of two lengths, caught at the shoulders and again at the hips, worn with a skirt that is barely ankle length, and one sees again the bag like blouse with its hip skirt over a similarly bag like skirt. In direct contrast to these are skirts that are mounted on high waistlines, with short, loosely draped little bodices above them. This type is considered particularly suited to striped materials and striped materials are certainly in the foreground this season. One pleasing model in black and white striped velvet, and plain black satin, has a simple skirt of not too scanty proportions a tunic precisely like an artist's apron, except that it is belted at the waist, and, above the bib portion, with kimono sleeves of the black and white, with the black satin continuing the kimono sleeves, not coming from underneath them, in long, glove fitting sleeves. At the neck the striped velvet is cut square and filled in with shirred mousseline, a high stock being cut in one piece with it.



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In design, trimming and combination of harmonious colors they are veritable triumphs of art in dress.

It is our intention to clear every one of these exquisite dresses during the next few days. They are not on view in our windows or exposed in the showrooms, but are kept in special cases in our Mantle Department. The saleswomen in this department will show them on request. Note the extraordinary price reductions:

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PHILO-HAY SPECIALTIES CO.,
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Motor Complexions.
"HOW CAN I GO ANYWHERE WITH SUCH A COMPLEXION AS THIS?" is the question nine out of every ten women ask after a day's motoring, golfing or boating, when they think of their evening's social obligations.
Hay's Lily White Toilet Cream
is designed to meet just such needs. The woman who applies this delicate lily-white cream to her face before an outing trip need have no fear of sunburn, freckles or tan. Her complexion is safeguarded against any ill effects of wind and weather. Hay's cream is not greasy, is quickly absorbed by the skin and leaves no shiny film. Contains no grit or harmful "bleaching" ingredients. Soothes and heals all irritations and refines the skin texture by cleansing the pores from dust and impurities. Its daily use leaves the complexion clear, bright and wholesome.

Take a tube with you on your outing trip.
JARS, 50c. TUBES, 25c. Recommended and
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Every shred is food for brain and muscle—nourishing and wholesome. You feel good all day.

Delicious these cold mornings—heat biscuit in oven, pour hot milk over it and salt to taste. Try it.

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is one of the things for which there is no substitute. No other flour is "just as good." Ogilvie's "Royal Household" is in a class distinctly by itself. To offer a substitute for "Royal Household" would be like offering a customer who wanted prime dairy milk a good grocer would do it. When you tell Ogilvie's Royal Household Flour, he will do nothing else.

"Book for a Cook," with 125 pages of recipes that have been tried and tested, will be sent free if you will send address and mention the name of your dealer.

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PERFECTION
COCOA**
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Give the children Cowan's Perfection Cocoa and drink it yourself. It is the best beverage for young and old.

THE COWAN CO., LIMITED, - TORONTO.



Fire Tricks.

FIRE tricks were practised in very ancient times. The first known fire-breather was a Syrian slave named Eunus, a leader in the servile war in Sicily, 130 B.C. He pretended to have immediate communication with the gods. When desirous of inspiring his followers with courage he breathed flames and sparks from his mouth.

In order to accomplish this feat Eunus pierced a nutshell at both ends, and, having filled it with some burning substance, he put it in his mouth and breathed through it. The same trick is performed to-day in a more approved manner. The performer rolls some flax or hemp into a ball about the size of a walnut, which he lets burn until it is nearly consumed. Then he rolls round it more flax while it is still burning. By this means the fire is retained in the ball for a long time. He slips this ball into his mouth unperceived, and breathes through it. His breath revives the fire, and he sustains no injury so long as he inhales only through his nostrils.

Various theories have been advanced to account for other feats of this sort performed by the ancients. An old ordeal was the holding of a red-hot iron by the accused, who was not burned if he were innocent. Probably some protective paste was used on the hands. The peculiar property of mineral salts, such as alum, in protecting articles of dress from fire has long been known. An old Milanese devised a costume consisting of a cloth covering for the body which had been steeped in alum. A metallic dress of wire gauze was added to this, and, thus protected, a man might walk on hot iron.

Fire-walking is an ancient Oriental custom, the origin of which is apparently unknown. It still survives in India, Japan, and some of the South Sea Islands. The performance, sometimes preceded by incantations conducted by priests and followed by a feast, consists in walking bare-foot over a bed of stones which have been made red or white hot by fire.

A tribe on one of the Fiji Islands was once persuaded to give an exhibition, and several Europeans went to witness it. One of them, a government meteorologist, carried a thermometer that would register up to four hundred degrees Fahrenheit.

When the guests arrived they found hundreds of natives assembled. The oven was twenty-five or thirty feet long and eight feet broad, and was shaped like a saucer. The deepest part of the depression was fifteen feet in length. The preparations had been undertaken long enough in advance to avert any delay, and the visitors saw the stones still covered with embers.

Walking beside the pit before this was done, the man with the thermometer recorded a temperature of one hundred and fourteen degrees. After the stones were uncovered he hung his instrument out over the centre of the oven, six feet above the stones, whereupon the mercury rose to two hundred and eighty-two degrees. It is said the stones were "white-hot," and that low flames from small coals between the stones could be seen leaping up around them.

Two of the men who were to walk across the oven were examined by the Europeans before their daring act. They wore garlands about the neck and waist. Their feet and legs were entirely bare. The soles of their feet were soft and flexible, showing that they had not been rendered permanently callous in any way.

In order to detect the presence of chemicals that might have been applied for the occasion various tests were made.

Finally, at a signal, the seven or eight natives who took part in the exhibition came down in single file to the oven and walked across the stones from one end of the pit to the other. They spent less than half a minute there.

Immediately after they emerged, the Europeans again inspected their feet, but could find no sign of burning or blistering.

Several Englishmen have tried this experiment, one of them a British resident on one of the Society Islands. He stated that he felt something resembling slight electric shocks, and that the tingling sensation continued for hours afterward, but that that was all. The tender skin of his feet was not even hardened by fire. Yet the stones were so hot that an hour afterward green branches thrown on them caught fire and blazed up.

Dancing Birds.

MANY of the birds of South America have the regularly-formed habit of meeting periodically in the same place for the purpose of dancing. Some sing as they dance, others accompany the refrain by something unquestionably like instrumental music. The rubicola dances



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alone. Birds of his species range themselves in a circle around level mossy, or soft ground, and one of them, bright with orange and vivid scarlet plumage, leaves the circle and advances to the centre of the space with the dignity of a courtier dancing a minuet, his wings spread and tail like a fan. He begins slowly, then gradually increasing speed, terminates his performance by leaping and whirling until he falls from exhaustion.

Victims.

Behold, throughout the land,
On many a smoking pyre
The maple-martys stand
Ablaze in autumn fire.

The winds are hushed in prayer,
Till, falling one by one,
Dumfounded leaves declare
The sacrifice is done.

—Father Tabb.



"Scuse me for disturbin' ye' ma'am, but it's yall kindly help me pick out an engagement ring for me fancee I'll not bother ye no more."—Harper's Weekly.

Repairing and Remodelling Gowns

We can take your last season's gown and so alter it as to make it conform to present styles in design and color. As this work is handled only by workpeople of taste and long experience, you may confidently depend upon their ability to please and satisfy you. Phone Main 5900 and a driver will call for your parcel. Work called for promptly and delivered promptly. Charges very reasonable.

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30 Adelaide St. W., Toronto



Portugal's Colonies.

THE chief colonial possessions of Portugal are situated in Africa. On the west coast Portugal holds the huge provinces of Angola and Benguela, provinces of evil renown, since, in spite of her fair words and good intentions, she has allowed slave trading and slave raiding to become rampant on the mainland, and a system of plantation slavery to grow up on the cocoa islands of San Thomé and Principe. The neighbors of the provinces of Angola and Benguela are the Germans to the south, the French Congo and the Congo Free State to the north and northeast, and Rhodesia to the east, though no frontier line has ever been drawn between Rhodesia and the Portuguese possessions. Indeed some maps mark a white patch of "no man's land" in this region.

Mozambique, the other great African possession of Portugal, is on the east African coast and stretches from Delagoa Bay on the south to Cape Delgado on the north, and includes the mouths of the Zambesi. The Province is not only very large in extent, but also of very great natural wealth. But the Portuguese, though they have possessed it for nearly five hundred years, have made a diminishing rather than an increasing use of its resources. Portugal's neighbors here are German East Africa to the north, and to the west and south Rhodesia and British Central Africa. In addition Portugal owns the island of Madeira and the Azores, the Cape Verde Islands and a settlement in Guinea. Madeira and the Azores count as European and as parts of Portugal. Also she holds in India the ancient but now utterly dead city of Goa. Macao, however, her settlement in China, is, owing to its geographical position, of much greater importance; while Portuguese Timor, the eastern portion of that island, might probably prove of great commercial value in other and more active hands.

It will be seen from these facts that if Portugal were to enter upon a period of anarchy, and were to afford an excuse for the contention that she was unable to control her overseas possessions, endless disputes might arise over the question of ownership. Curiously enough, the matter would not be complicated by any question over the Monroe Doctrine, since within its sphere of influence.—The Spectator, London.

Fulfilled.

"Twas August: and a Gypsy Breeze
Came wandering through the wood.
"Our fortunes!" cried the lover Trees
That first before her stood.

"Sir Hickory the king shall be
Of all this wide demesne;
And you," she added tenderly,
"Fair Maple, shall be queen."

They listened, smiling as she spoke,
Nor heeded what she told,
Till came the morning when they
Awoke
Arrayed in red and gold.
—Father Tabb.

GRAND TRUNK NEW APPOINTMENT.

The new hotel at Ottawa, which is being built by the Grand Trunk System, will be when completed, the finest hotel in the Dominion of Canada, and in harmony with the arrangements and class of this hotel, it was necessary to choose a capable man for its management.

A manager has been found in Mr. F. W. Bergman, who has for the past two years been the manager of the Banff Hotel at Banff Springs, Alta. Mr. Bergman, though a young man, has had a wide range of experience in the hotel business, and through his capabilities has risen to the premier position in hotel management in Canada. He started his career in London, Eng., with Spiers & Bond in 1883, at which time this firm was the most prominent of caterers in that city and operated all the big restaurants there as well as a dozen large hotels. After his experience in London and other cities in England,



F. W. BERGMAN.



MISS EMMA CARUS.

The eccentric comedienne who will appear in the extravaganza, "Up and Down Broadway," at the Royal Alexandra Theatre next week.

Mr. Bergman was for some years in China, where he remained from 1894 until 1896, leaving there for New York to follow his vocation in America. His experience in the United States has been wide and successful, having occupied prominent positions with the Murray Hill Hotel and Cambridge Hotel, New York. He was also manager of the well-known

fashionable resort "New Cliffs" at Newport R.I., leaving for the Southern States to take charge of the new "Seelbach Hotel" of Louisville, Ky., the largest hotel in Louisville, and where he remained for some time. From Louisville he transferred his work to Birmingham, Alabama, where he reorganized the "New Florence" hotel in that city, after which his ambitions took him to San Francisco, Cal., where he was associated with the Pacific Improvement Co., owners of a hotel circuit. During the time of his work with that company he was manager of the "Castle Crags" hotel in the Shasta Mountains, Northern California, also connected with the Del Monte Hotel at Monterey Bay, Cal., and manager of La Pinterisque Hotel at Pasadena.

Mr. Bergman's personality and popularity with the travelling public has been a great factor in his success during the past, and it is predicted that his management of the new hotel "Chateau Laurier" will be a good one, and that the company have found the right man for the position.

The Traders Bank of Canada this week enlarged their banking quarters in the Head Office building by opening their Savings Department on the ground floor. This department has an entrance on Yonge Street as well as entrances from the elevator corridor and from the main vestibule of the bank. The new Savings Department is quite in keeping with the beautiful furnishings of the main banking room. More than ordinary care has been exercised in providing for the comfort of Savings Depositors.

Lady patrons will appreciate the attention that has been bestowed on them in fitting up the Ladies Reception Room, which opens off the Savings Department at the east end of the room. Another reception room has been provided for the use of the general public. Altogether the arrangements made for the convenience of their customers is most complete, and should increase the popularity and business of this progressive institution.

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ONLY those makers whose gloves we can guarantee are represented in our stock: women who are particular about their gloves will appreciate the care we have taken to have only the best possible qualities, made up in distinctive styles.

Dent's Heavy Cape White Washable Gloves, p x m sewn, with heavy black cord back, pearl dome fastener\$1.75
Reynier's Washable White Kid Gloves, round seam, white dome fasteners\$1.50
Dent's Grey Mocha Gloves, p x m sewn, one dome fastener, with heavy black cord backs\$1.50
Fownes' Heavy White Cape, p x m sewn, with self or black stitching\$1.00
Dent's Washable Tan Cape, p x m or p-k sewn, pearl dome fastener\$1.50
Women's Natural Chamolite Glove, with gussets and fourchettes carefully made\$1.00
Dent's or Reynier's Long White Gloves, best selected skins, 12-button length, \$2.00; 16-button length, \$2.75; 20-button length\$3.50

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